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FARMERS' LIFE INSURANCE COMPANY
STATIS

Annual Report

OF THE

Commissioner of Insurance

FOR THE

State of South Dakota

Dept of Insurance

1909

News Printing Co.
Aberdeen, S. D.

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O. S. BASFORD.....Commissioner of Insurance
I. A. SCHUBERT.....Chief Clerk
C. IRENE BARNES.....Assistant Clerk
F. A. CRAFT.....Deputy Fire Marshal
D. B. FOX.....Clerk to Fire Marshal

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LETTER OF TRANSMITTAL

July 1, 1909.

To His Excellency, Robert S. Vessey,
Governor of the State of South Dakota.

Honorable Sir:

I have the pleasure to submit, herewith, the annual report of the business transacted in the Department of Insurance for the year ending June 30, 1909.

From such observation as has been possible since the adjournment of the last legislature, I am impressed that a large number of wise measures were put upon our statute books by that body.

The companies insuring against fire seem better pleased with the new standard form of policy than with the old, for two special principal reasons. They consider that litigation is less liable under the new form than under the old, and appreciate the privilege of co-insurance when both parties clearly and fully understand the nature of the contract.

The law relative to standard forms for life insurance is most effective through its fifth section. Each company seems disposed to formulate its own policies, and the principal work of examining the forms is to determine whether the features that the law demands must be included in the policy are properly included and prohibited clauses excluded.

I believe that the importance of the department is becoming more and more recognized. It probably has to do with the personal interests of more of our people than any other department of state.

The growth of the department is illustrated by the following table. The past ten years constitute a decade of very even and continuous progress and development in South Dakota:

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TABLE OF COMPARATIVE TOTALS

	Receipts			Expenses		
	Taxes	Fees	Totals	Salary of Commis'ner and Clerk Hire	Incidentals	Totals
1900	$ 23,253.32	$ 9,001.10	$ 32,254.42			
1901	24,094.27	9,541.00	33,635.27	$ 2,200.00	$ 729.02	$ 2,929.02
1902	37,625.00	11,178.10	48,803.10	2,800.00	722.46	3,522.46
1903	39,226.66	13,269.65	52,496.31	2,800.00	989.81	3,789.81
1904	44,904.49	12,658.30	57,562.79	2,800.00	1,198.31	3,998.31
1905	49,641.05	14,238.00	63,879.05	2,800.00	1,000.00	3,800.00
1906	*65,439.92	14,195.00	79,634.92	2,800.00	1,350.00	4,150.00
1907	59,792.66	17,477.30	77,269.96	2,800.00	1,300.00	4,100.00
1908	66,446.95	20,025.83	86,472.78	3,100.00	1,480.00	4,580.00
1909	75,748.60	20,822.77	96,571.37	3,100.00	1,070.00	4,170.00
Totals..	$486,172.92	$142,407.05	$628,579.97	$25,200.00	$9,839.60	$35,039.60

* In 1905 the St. Paul Fire and Marine Insurance Company paid deferred taxes in the amount of $8,600.99, on hail insurance premiums received for the five preceding years.

This comparative table affords a very fair index of the progressive development. The increase from taxes is more than three times greater than in 1900. It will be further observed that the expenses of the administration of the affairs of the office have not increased in so great a proportion, and I congratulate the legislature on the wisdom manifested in passing the law by which this department was reorganized, under which law it is made possible, through the co-operation of the governor and the commissioner of insurance, to provide for a more systematic and extensive oversight in this matter.

A curious document was recently rescued by the janitor from the ash-heap. It is a partial record of the administration of insurance affairs beginning with 1871, eighteen years prior to our statehood. At that time there were twenty insurance companies licensed to do business in territory including both North and South Dakota. Of that number six are still operating in

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this state, and I do not consider it inappropriate to make of those companies the following roll of honor:

Phoenix Fire, Hartford, Conn.
Hartford Fire, Hartford, Conn.
Continental Fire, New York, N. Y.
Home Fire, New York, N. Y.
Aetna Fire, Hartford, Conn.
Mutual Life, New York, N. Y.

While there are many further improvements in our insurance laws which the Commissioner considers could be profitably made, in the interest of both insuring companies and of the insured, I will defer any suggestion relative thereto until my next report, which will more nearly precede the next session of legislature.

Respectfully submitted,

O. S. BASFORD,
Commissioner of Insurance.

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RECEIPTS

The following table contains the amount of moneys received from the various insurance companies licensed during the fiscal year ending June 30, 1909:

COMPANY	Location	Fees 1909	Taxes 1909
Aetna	Hartford, Conn.	$ 390.25	$ 935.48
Aetna Life	Hartford, Conn.	70.25	827.74
American Accident	Lincoln, Neb.	40.00	30.52
American Surety	New York, N. Y.	107.00	109.44
A. O. U. W. (Grand Lodge)	Aberdeen, S. D.	78.50	
American Fire	Newark, N. J.	259.00	
Bankers' Life Assn.	Des Moines, Iowa.	54.00	764.61
Bankers' Life	Lincoln, Neb.	56.00	696.04
Bankers' Reserve Fund	Cincinnati, Ohio	43.00	1,772.36
Bankers' Reserve Life	Omaha, Neb.	50.00	1,619.29
Bankers' Accident	Des Moines, Iowa.	30.00	45.46
Bankers' Club	Pierre, S. D.	24.50	
Brotherhood of American Yeomen	Des Moines, Iowa.	81.00	
Boston	Boston, Mass.	88.00	
Casualty Co. of America	New York, N. Y.	40.00	5.21
Catholic Order of Foresters	Chicago, Ill.	50.00	
Capitol Life	Denver, Col.	51.00	46.97
Central Life	Des Moines, Iowa.	36.00	413.78
Citizens'	St. Louis, Mo.	138.00	181.09
Columbia Fire	Omaha, Neb.	454.00	1,284.90
Colorado National Life	Denver, Col.	57.00	
Commercial Mutual Fire	Mitchell, S. D.	6.00	59.30
Court of Honor	Springfield, Ill.	14.00	
Cosmopolitan Fire	New York, N. Y.	2.00	
Continental Casualty	Hammond, Ind.	125.00	306.77
Connecticut Fire	Hartford, Conn.	350.25	870.57
Continental	New York, N. Y.	490.00	1,299.55
Commercial Union	London, Eng.	246.00	636.50
Consolidated Fire and Marine	Albert Lea, Minn.	296.00	668.00
Consolidated Casualty	Minneapolis, Minn.	2.00	
Connecticut General Life	Hartford, Conn.	20.25	23.00
Calumet	Chicago, Ill.	115.00	
Central National Fire	Chicago, Ill.	263.00	
Dakota Mutual Life	Watertown, S. D.	55.10	1,072.36
Delaware	Philadelphia, Pa.	86.00	30.15
Degree of Honor, A. O. U. W.	Verdon, S. D.	49.50	
Des Moines Mutual Hail and Cyclone	Des Moines, Iowa.	112.00	850.76
Des Moines Life	Des Moines, Iowa.	28.00	225.26
Druggists'	Lake Preston, S. D.	7.00	77.86
Empire State Surety	New York, N. Y.	16.00	1.85
Equitable Fraternal Union	Neenah, Wis.	68.00	
Equitable Fidelity and Title Guaranty	Brookings, S. D.	6.00	
Equitable Life	Des Moines, Iowa.	48.00	669.68
Equitable Life Assur. Society	New York, N. Y.	148.00	1,808.95
Evangelical Mutual	Milbank, S. D.	19.00	1.25
Farmers' Mutual Fire	Starr, S. D.	5.50	
Farmers' and Threshers'	Huron, S. D.	4.50	
Fidelity Fire	New York, N. Y.	102.00	70.95
Fidelity Mutual Life	Philadelphia, Pa.	34.00	650.30
Fireman's Fund	San Francisco, Cal.	234.00	420.58
Fire Assn. of Philadelphia	Philadelphia, Pa.	250.00	454.46
Fraternal Reserve	Oshkosh, Wis.	26.00	
Fraternal Bankers' Reserve	Cedar Rapids, Ia.	31.00	
Federal Casualty	Detroit, Mich.	18.00	34.58
First National Life and Accident	Pierre, S. D.	11.00	
German Alliance	New York, N. Y.	112.00	50.29
German American	New York, N. Y.	432.00	1,211.85
German American Life	Omaha, Neb.	43.00	
Germania Fire	New York, N. Y.	160.00	330.00
Germania Life	New York, N. Y.	28.00	598.52
German Mutual	LeMars, Iowa	72.00	104.20
Glens Falls	New York, N. Y.	72.00	166.75
Globe Fraternal Accident	Minneapolis, Minn.	36.00	31.87
Globe Mutual	Huron, S. D.	20.50	90.67

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RECEIPTS—Continued

COMPANY	Location	Fees 1909	Taxes 1909
Great Eastern Cas'lty and Indemnity	New York, N. Y...	21.82	50.30
Great Western Accident	Des Moines, Iowa.	26.00	25.84
Grain Dealers' National Mutual	Indianapolis, Ind..	38.00	239.75
Guarantee Fund Life	Omaha, Neb.	36.00	61.16
Hanover Fire	New York, N. Y...	184.00	341.71
Hartford Fire	Hartford, Conn. ..	694.25	1,787.37
Hartford Steam Boiler Insp. and Ins.	Hartford, Conn. ..	38.25	42.46
Home	New York, N. Y...	586.00	1,709.55
Homesteaders	Des Moines, Iowa.	39.00	
Home Life	New York, N. Y...	58.00	1,104.89
Hartford Life	Hartford, Conn. ..	55.50	
Independent Order of Foresters	Toronto, Can.	18.00	
Inter-State Surety	Redfield, S. D.	16.00	
Insurance Co. of North America	Philadelphia, Pa...	314.00	670.08
Iowa Life	Waterloo, Iowa ...	49.00	
Jefferson Fire	Philadelphia, Pa...	201.00	38.82
Kansas City Life	Kansas City, Mo...	60.00	27.67
Knights of the Maccabees	Port Huron, Mich..	24.00	
Knights of Columbus	New Haven, Conn.	26.25	
LaRoche Farmers' Mutual	Academy, S. D.	7.00	
Ladies of the Maccabees	Port Huron, Mich..	42.00	
Liverpool & London & Globe	Great Britain	182.00	773.61
London & Lancashire	Great Britain	104.00	211.61
Loyal Protective Assn	Boston, Mass.	74.00	
Lloyd's Plate Glass	New York, N. Y...	92.00	88.48
London Assurance Corp	London, Eng.	117.00	16.63
Metropolitan Casualty	New York, N. Y...	52.00	68.80
Miscellaneous		55.65	
Milwaukee Mechanics	Milwaukee, Wis...	149.00	203.38
Milwaukee Fire	Milwaukee, Wis....	103.00	47.14
Minnesota Mutual Life	St. Paul, Minn....	102.00	318.96
Michigan Commercial	Lansing, Mich. ...	192.00	296.68
Michigan Millers Mutual	Lansing, Mich. ...	75.00	371.84
Millers' National	Chicago, Ill.	67.00	187.80
Merchants' Mutual	Redfield, S. D.	10.70	111.70
Monarch Mutual	Sioux Falls, S. D..	6.00	
Modern Woodmen of America	Rock Island, Ill...	586.00	
Modern Brotherhood of America	Mason City, Iowa.	227.00	
Mutual Insurance Co. of South Dakota	Pierre, S. D.	12.50	22.25
Mutual Life	New York, N. Y...	60.00	3,920.22
Mutual Benefit Life	Newark, N. J.	118.00	1,598.27
Mutual Cash Guaranty	Sioux Falls, S. D..	23.80	89.67
Mystic Toilers	Des Moines, Iowa.	24.00	
National Life of U. S. A.	Chicago, Ill.	20.00	545.18
National Life of Vermont	Montpelier, Vt. ...	35.00	115.26
National Casualty	Detroit, Mich.	18.00	18.81
National Union	Pittsburg, Pa. ...	286.00	239.30
National Fire	Hartford, Conn. ..	484.25	1,299.09
New York Life	New York, N. Y...	96.00	5,142.65
Nebraska Underwriters	Omaha, Neb.	322.00	352.85
Niagara Fire	New York, N. Y...	166.00	321.56
National Surety	New York, N. Y...	227.00	23.86
Norwich Union	Norwich, Eng. ...	200.00	307.42
Northwestern National	Milwaukee, Wis...	563.00	497.97
Northwestern National Life	Minneapolis, Minn.	100.00	1,134.11
Northwestern Mutual Life	Milwaukee, Wis....	191.00	6,256.99
Northwestern Surety	Mitchell, S. D.	5.00	
Northwestern Fire and Marine	Minneapolis, Minn.	290.00	2,269.70
North British and Mercantile	Great Britain	132.00	208.54
Northern Assurance	Great Britain	154.00	342.34
Northern Assurance (Life)	Detroit, Mich.	18.00	
Northwestern Life	Aberdeen, S. D....	17.00	50.07
North West German Farmers	Eureka, S. D.	9.50	
North American Accident	Chicago, Ill.	92.00	276.37
Northern Accident	Aberdeen, S. D....	27.50	414.76
Ohio Millers' Mutual	Canton, Ohio	51.00	311.55
Old Colony	Boston, Mass.	64.00	22.85
Orient	Hartford, Conn. ..	98.00	149.15
Order of Home Guardians	Mitchell, S. D.	50.50	
Palatine	London, Eng.	106.00	287.54

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RECEIPTS—Continued

COMPANY	Location	Fees 1909	Taxes 1909
Pacific Mutual Life	Los Angeles, Cal.	24.00	99.92
Penn Mutual Life	Philadelphia, Pa.	26.00	209.23
Phenix	Brooklyn, N. Y.	548.00	1,427.65
Pennsylvania Fire	Philadelphia, Pa.	290.00	534.02
Phoenix Assurance	Great Britain	64.00	167.99
Phoenix	Hartford, Conn.	160.25	331.58
Phoenix Mutual Life	Hartford, Conn.	50.25	449.00
Providence Washington	Providence, R. I.	94.00	133.93
Prudential	Newark, N. J.	158.00	436.92
Queen of America	New York, N. Y.	216.00	531.53
Queen City Fire	Sioux Falls, S. D.	115.50	
Reliance Fire	Philadelphia, Pa.	92.00	25.36
Retail Merchants Fire	Sioux Falls, S. D.	8.50	81.25
Reserve Loan Life	Indianapolis, Ind.	113.00	.72
Royal	London, Eng.	442.00	1,611.18
Royal Neighbors of America	Rock Island, Ill.	44.00	
Rochester German	Rochester, N. Y.	54.00	36.27
Scandinavian Mutual	Langford, S. D.	4.50	
Scandia Life	Chicago, Ill.	18.00	14.96
Security Fire	New Haven, Conn.	286.25	157.01
Security Mutual Fire	Chatfield, Minn.	40.00	186.57
Security Mutual Life	Binghamton, N. Y.	2.00	32.10
Security Life and Savings	Pierre, S. D.	26.00	44.73
Sioux Falls Mutual	Sioux Falls, S. D.	49.20	.43
South Dakota Mutual Fire	Aberdeen, S. D.	3.50	58.62
Sons of Norway	Minneapolis, Minn.	52.00	
Springfield Fire and Marine	Springfield, Mass.	432.00	987.93
St. Paul Fire and Marine	St. Paul, Minn.	632.00	6,267.08
State Farmers' Mutual Hail	Waseca, Minn.	52.00	728.54
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.	54.00	367.10
State Mutual	Canton, S. D.	3.00	99.04
Surety Fund Life	Minneapolis, Minn.	36.00	121.49
Standard Accident	Detroit, Mich.	54.00	122.64
Sun Insurance Office	London, Eng.	100.00	181.13
Travelers'	Hartford, Conn.	170.25	467.59
United States Annuity and Life	Chicago, Ill.	58.00	1,391.55
Union Central Life	Cincinnati, Ohio	28.00	938.18
United Commercial Travelers	Columbus, Ohio	24.00	
U. S. Fidelity and Guaranty	Baltimore, Md.	86.00	327.80
United Surety	Baltimore, Md.	58.00	
Union Health and Accident	Denver, Col.	59.00	50.65
Union Mutual Fire	Elk Point, S. D.	6.50	8.07
United States Health and Accident	Saginaw, Mich.	24.00	14.42
Western Mutual Life	Aberdeen, S. D.	19.00	96.21
Western Surety	Sioux Falls, S. D.	5.00	
Western Union Accident	Pierre, S. D.	28.50	47.13
Woodmen's Casualty	Indianapolis, Ind.	95.00	32.68
Woodmen Circle	Omaha, Neb.	71.00	
Woodmen of the World	Omaha, Neb.	76.00	
Women's Catholic Order of Foresters	Chicago, Ill.	14.00	
Williamsburgh City	Brooklyn, N. Y.	312.00	327.89
Western Life and Accident	Denver, Col.	94.00	
		$20,822.77	$75,712.37
*Woodmen's Casualty	Indianapolis, Ind.		22.00
	Total	$20,822.77	$75,734.37

* Tax on 1907 premiums received after 1908 report was printed.

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OFFICE APPROPRIATIONS

ITEMS	Amount
For salary Commissioner of Insurance, fiscal year ending June 30, 1909	$1,200.00
For clerk hire and stenographer	1,900.00
For stationery, office supplies and incidentals	1,070.00
Total	$4,170.00

OFFICE DISBURSEMENTS

ITEMS	Amount
Salary Commissioner of Insurance	$1,200.00
Clerk hire and stenographer	1,900.00
Stationery, supplies and incidentals	1,070.00
Total	$4,170.00

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ITEMIZED STATEMENT OF OFFICE EXPENSES DURING FISCAL YEAR ENDING JUNE 30, 1909

Date		ITEMS	Amount
1908			
July	15	State Publishing Co.	$ 190.80
Aug.	3	A. C. Satterlee	3.50
	5	Western Union Telegraph Co.	4.55
	20	J. E. Hipple, P. M.	15.00
Oct.	1	American Express Co.	1.20
	2	State Publishing Co.	17.35
	3	J. E. Hipple, P. M.	29.00
	30	J. J. Brinkerhoff	40.00
Nov.	7	Dell O. Rodgers	8.50
	7	State Publishing Co.	60.00
	9	I. A. Schubert	5.52
Dec.	4	A. C. Satterlee	5.00
	9	Smead Mfg. Co.	18.00
	12	J. E. Hipple, P. M.	8.00
	12	Redfield Press Publishing Co.	79.75
	14	Dakota Central Telephone Co.	10.00
	14	O. S. Basford	9.48
	23	J. E. Hipple, P. M.	17.00
	23	A. C. Satterlee	22.50
1909			
Jan.	2	Dakota Central Telephone Co.	2.50
	2	American Express Co.	6.40
	6	Redfield Press Publishing Co.	75.00
	8	Brandon Printing Co.	82.50
Feb.	1	J. E. Hipple, P. M.	25.00
	3	American Express Co.	2.43
	10	Dakota Central Telephone Co.	15.90
	10	A. C. Satterlee	2.50
	16	Redfield Press Publishing Co.	20.50
	27	American Express Co.	3.25
Mar.	6	A. C. Satterlee	7.00
	27	J. E. Hipple, P. M.	30.00
	31	American Express Co.	5.37
April	2	Brown & Saenger	7.00
	3	A. C. Satterlee	1.50
	6	Dakota Central Telephone Co.	5.50
	7	State Publishing Co.	57.40
	9	Western Union Telegraph Co.	9.43
	27	O. S. Basford	15.37
	28	Redfield Press	29.50
	30	A. C. Satterlee	10.00
	30	State Publishing Co.	11.91
	30	American Express Co.	12.87
May	20	Redfield Press	21.50
	26	Hipple Printing Co.	18.75
	29	American Express Co.	2.15
June	1	A. C. Satterlee	3.00
	3	Ilma A. Schubert	3.18
	10	E. H. Gross	5.00
	30	American Express Co.	5.30
	30	A. C. Satterlee	2.00
	30	Ilma A. Schubert	1.30
	30	Redfield Press Publishing Co.	16.50
	30	J. E. Hipple, P. M.	7.34
			$1,070.00

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ROSTER OF FOREIGN FIRE INSURANCE COMPANIES

COMPANY	Address of Home Office	Name of Secretary or Western General Agent	Address of Western or General Agent
Aetna Fire	Hartford, Conn.	W. H. Wyman, Mgr.	Omaha, Neb.
American	Newark, N. J.	C. E. Sheldon, Mgr.	Rockford, Ill.
Boston	Boston, Mass.	W. D. Baker & Co., Mgrs.	Lansing, Mich.
Columbia	Omaha, Neb.	C. D. Mullen, Sec.	Omaha, Neb.
Consolidated Fire & Marine	Albert Lea, Minn.	J. H. Griffin, Sec.	Albert Lea, Minn.
Continental	New York, N. Y.	Geo. E. Kline, G .M.	Chicago, Ill., Rialto Building
Commercial Union Assur. Ltd.	London, England	J. F. Edmonds, Mgr.	Denver, Col.
Calumet	Chicago, Ill.	O. E. Greeley, Mgr.	Chicago, Ill.
Citizens' Insurance Co.	St. Louis, Mo.	John H. Carr, Sec.	St. Louis, Mo.
Connecticut Fire	Hartford, Conn.	J. J. McDonald, Mgr.	Chicago, Ill., Rookery Building
Central National	Chicago, Ill.	Frank M. Rice, Sec.	Chicago, Ill.
Delaware	Philadelphia, Pa.	O. C. Kemp, Mgr.	Chicago, Ill.
Fire Assoc. of Philadelphia	Philadelphia, Pa.	Bush & Robertson	Chicago, Ill., 171-73 Jackson Bd
Firemen's Fund Ins. Corporat'n	San Francisco, Cal.	Marshall & McElhone, Mgrs.	Chicago, Ill., 153-55 LaSalle St.
Fidelity Fire	New York, N. Y.	J. E. Lopez, E. L. Balard, Sec.	New York, N. Y.
Graindealers' National Mutual	Indianapolis, Ind.	C. A. McCotter, Mgr.	Indianapolis, Ind.
German Alliance	New York, N. Y.	W. H. Sage, Mgr.	Chicago, Ill.
Glens Falls	Glens Falls, N. Y.	J. L. Whitlock, Mgr.	Chicago, Ill., 208-10 LaSalle St.
German-American	New York, N. Y.	W. H. Sage, Mgr.	Chicago, Ill.
Germania Fire	New York, N. Y.	E. G. Halle, Mgr.	Chicago, Ill.
Home	New York, N. Y.	Wiliam H. Cheney, Sec.	New York, N. Y., 119 Broadway
Hanover	New York, N. Y.	C. N. Hegley	The Temple, Chicago, Ill.
Hartford Fire	Hartford, Conn.	Cofran & Dugan, Mgrs.	Chicago, Ill., 171 LaSalle St.
Indemnity Fire	New York, N. Y.	A. F. Losee, Sec.	New York, N. Y., 56-58 Pine St.
Insurance Co. of North America	Philadelphia, Pa.	J. F. Downing, Mgr.	Erie, Pa.
Jefferson Fire	Philadelphia, Pa.	Chas. B. Jennings, Sec.	Philadelphia, Pa.
London Assurance	London, England	Chas. L. Case, Mgr.	New York, N. Y., 84 William St.
Liverpool & London & Globe	Liverpool, England	Wm. S. Warren, Mgr.	Chicago, Ill., 205 LaSalle St.
London & Lancashire	Liverpool, England	Chas. E. Dox, Mgr.	Chicago, Ill.
Michigan Commercial	Lansing, Mich.	A. D. Baker, Sec.	Lansing, Mich.
Michigan Millers' Mutual	Lansing, Mich.	H. M. Giles, Mgr.	Minneapolis, Minn.
Milwaukee Fire	Milwaukee, Wis.	H. A. Nolte, Sec.	Milwaukee, Wis.
Milwaukee Mechanics'	Milwaukee, Wis.	Oscar Griebling, Sec.	Milwaukee, Wis., City Hall Sq.
Millers' National	Chicago, Ill.	H. M. Giles, Mgr.	Minneapolis, Minn.
Northwestern Fire & Marine	Minneapolis, Minn.	Otto O. Tollefson, Sec.	Minneapolis, Minn.
Northwestern National	Milwaukee, Wis.	W. D. Reed, Sec.	Milwaukee, Wis.
Norwich Union Fire	Norwich, England	J. Montgomery Hare, Sec.	New York, N. Y., 56-58 Pine St.
North British & Mercantile	Great Britain	W. J. Littlejohn, Mgr.	Chicago, Ill., Nat'l Life Bldg.
National Union	Pittsburg, Pa.	B. D. Cole, Sec.	Pittsburg, Pa.
Niagara Fire	New York, N. Y.	W. L. Steele	Chicago, Ill., 159 LaSalle St.

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ROSTER OF FOREIGN FIRE INSURANCE COMPANIES—Continued

COMPANY	Address of Home Office	Name of Secretary or Western General Agent	Address of Western or General Agent
National Fire	Hartford, Conn.	Fred S. James, Mgr.	Chicago, Ill., 174 LaSalle St.
Northern Assurance	London, England	G. H. Lermit, Mgr.	Chicago, Ill., Monadnock Block
National Mutual Fire	Omaha, Neb.	J. L. Mabie, Sec.	Omaha, Neb.
Nebraska Underwriters	Omaha, Neb.	M. F. Funkhouser, Sec.	Omaha, Neb.
Old Colony	Boston, Mass.	A. D. Baker, Mgr.	Lansing, Mich.
Orient	Hartford, Conn.	Chas. E. Dox, Mgr.	Chicago, Ill.
Ohio Millers' Mutual	Canton, Ohio	H. M. Giles, Mgr.	Minneapolis, Minn.
Providence Washington	Providence, R. I.	Mr. Andrus, Ass't Mgr.	Chicago, Ill., Manhattan Bldg.
Phenix	Brooklyn, N. Y.	J. H. Lenehan, Mgr.	Chicago, Ill., 205 LaSalle St.
Phoenix Assurance	London, England	M. F. Driscoll, Mgr.	Chicago, Ill.
Phoenix	Hartford, Conn.	Lovejoy & Spear, Mgrs.	Cincinnati, O., cor. 4th & Elm St.
Palatine Insurance Co., Ltd.	London, England	J. F. Edmonds, Mgr.	Denver, Col.
Pennsylvania Fire	Philadelphia, Pa.	Charles H. Barry, Mgr.	Chicago, Ill., 125 Monroe St.
Queen, of America	New York, N. Y.	P. D. McGregor, Mgr.	Chicago, Ill.
Rochester German	Rochester, N. Y.	O. C. Kemp, Mgr.	Chicago, Ill.
Reliance	Philadelphia, Pa.	O. C. Kemp, Mgr.	Chicago, Ill.
Royal	Liverpool, England	Law Bros., Mgrs.	Chicago, Ill., 169 Jackson St.
St. Paul Fire & Marine	St. Paul, Minn.	A. W. Perry, Sec.	St. Paul, Minn.
Springfield Fire & Marine	Springfield, Mass.	A. J. Harding, Mgr.	Chicago, Ill., 171 LaSalle St.
Sun Insurance Office	London, England	H. N. Kelsey, Mgr.	Chicago, Ill., N. Y. Life Bldg.
Security Mutual	Chatfield, Minn.	C. L. Thurber, Sec.	Chatfield, Minn.
Security	New Haven, Conn.	J. A. Daggett, Mgr.	Rockford, Ill.
Williamsburgh City	Brooklyn, N. Y.	F. M. Gund, Mgr.	Freeport, Ill.

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ROSTER OF SOUTH DAKOTA STOCK FIRE INSURANCE COMPANIES

COMPANY	Location	Secretary
Queen City Fire	Sioux Falls, S. D.	L. S. Frudenfeld

ROSTER OF SOUTH DAKOTA MUTUAL FIRE, LIGHTNING, HAIL, ETC., INSURANCE COMPANIES

COMPANY	Address of Home Office	Name of Secretary
Commercial Mutual Fire	Mitchell, S. D.	J. O. Walrath
Druggists' Mutual	Lake Preston, S. D.	I. A. Keith
Evangelical	Milbank, S. D.	George Bury
Farmers'	Starr, S. D.	E. M. Untereiner
Farmers' and Threshers'	Huron, S. D.	W. N. Farmer
Globe Mutual	Huron, S. D.	W. N. Farmer
LaRoche Farmers' Fire and Lightning	Academy, S. D.	Riley M. Girton
Mutual Insurance Co. of South Dakota	Pierre, S. D.	C. C. Maben
Merchants'	Redfield, S. D.	H. P. Packard
Mutual Cash Guaranty Fire	Sioux Falls, S. D.	T. H. Dravis
North-West German Farmers'	Eureka, S. D.	Johan J. Harr
Retail Merchants' Fire	Sioux Falls, S. D.	L. S. Tyler
Scandinavian Mutual Fire	Langford, S. D.	Jno. P. Slattengren
State Mutual Fire Association	Canton, S. D.	J. B. Wolgemuth
Sioux Falls Mutual	Sioux Falls, S. D.	Z. A. Hazard
South Dakota Mutual	Aberdeen, S. D.	D. E. Christian
Union Mutual	Elk Point, S. D.	Andrew Martin

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ROSTER OF FOREIGN LIFE INSURANCE COMPANIES

COMPANY	Address of Home Office	Name of Secretary or Western or General Agent	Address of Secretary or Western or General Agent
Aetna Life	Hartford, Conn.	C. E. Gilbert, Sec.	Hartford, Conn.
Bankers' Reserve Fund Life	Cincinnati, Ohio	F. B. Ainsworth, Sec.	Cincinnati, Ohio
Bankers Reserve Live Assoc.	Omaha, Neb.	B. H. Robison, Pres.	Omaha, Neb.
Bankers' Life	Lincoln, Neb.	J. H. Harley, Sec.	Lincoln, Neb.
Capitol Life	Denver, Col.	Fred W. Bailey, Sec.	Denver, Col.
Colorado National	Denver, Col.	H. L. Sears, Sec.	Denver, Col.
Connecticut General	Hartford, Conn.	G. E. Bulkley, Sec.	Hartford, Conn.
Central Life	Des Moines, Iowa	H. G. Everett, Sec.	Des Moines, Iowa
Des Moines Life	Des Moines, Iowa	C. E. Rawson, Pres.	Des Moines, Iowa
Equitable Life Assurance Soc'y	New York, N. Y.	William Alexander	New York, N. Y., 120 Broadway
Equitable	Des Moines, Iowa	J. C. Cummins, Sec.	Des Moines, Iowa
Fidelity Mutual Life	Philadelphia, Pa.	W. S. Campbell	Philadelphia, Pa.
Germania	New York, N. Y.	Carl Heye, Sec.	New York, N. Y., 20 Nassau St.
Home Life	New York, N. Y.	E. W. Gladwin, Sec.	New York, N. Y.
Hartford Life	Hartford, Conn.	Thos. F. Lawrence	Hartford, Conn.
Iowa Life	Waterloo, Iowa	F. A. Ferguson, Sec.	Waterloo, Iowa
Kansas City Life	Kansas City, Mo.	F. W. Fleming, Sec.	Kansas City, Mo.
Mutual Life	New York, N. Y.	D. G. Holbrook, Gen. Agt.	Sioux Falls, S. D.
Mutual Benefit	Newark, N. J.	J. W. Johnson	Newark, N. J., 752 Broad St.
Minnesota Mutual	St. Paul, Minn.	D. Putnam, Sec.	St. Paul, Minn.
Northwestern National Life	Minneapolis, Minn.	R. E. Esterly, Sec.	Minneapolis, Minn.
New York Life	New York, N. Y.	John McCall, Sec.	New York, N. Y., 346-8 Broadw'y
Northern Assurance	Detroit, Mich.	C. P. Iler, Sec.	Detroit, Mich.
Northwestern Mutual	Milwaukee, Wis.	John Mallaney, Gen. Agt.	Sioux Falls, S. D.
National Life	Montpelier, Vt.	O. D. Clark, Sec.	Montpelier, Vt.
National Life	Chicago, Ill.	R. D. Lay, Sec.	Chicago, Ill., 159 LaSalle St.
Pacific Mutual	Los Angeles, Cal.	R. J. Mier, Asst. Sec.	San Francisco, Cal.
Prudential	Newark, N. J.	Edward Gray	Newark, N. J.
Phoenix Mutual	Hartford, Conn.	S. H. Cornwell, Sec.	Hartford, Conn.
Penn Mutual	Philadelphia, Pa.	W. H. Kingsley	Philadelphia, Pa.
Scandia Life	Chicago, Ill.	Chas. H. Boman, Sec.	Chicago, Ill.
Reserve Loan Life	Indianapolis, Ind.	W. K. Bellis, Sec.	Indianapolis, Ind.
Travelers'	Hartford, Conn.	John E. Morris, Sec.	Hartford, Conn., 56 Prospect St.
Union Central	Cincinnati, Ohio	E. P. Marshall, Sec.	Cincinnati, Ohio
United States Annuity and Life	Chicago, Ill.	W. T. Smith, Sec.	Chicago, Ill.
German American Life	Omaha, Neb.	H. T. Holden, Sec.	Omaha, Neb.

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ROSTER OF SOUTH DAKOTA STOCK LIFE COMPANIES

COMPANY	Address of Home Office	Name of Secretary	Address of Secretary
First National Life & Accident	Pierre, S. D.	F. A. Draper	Pierre, S. D.

ROSTER OF SOUTH DAKOTA MUTUAL LIFE INSURANCE COMPANIES

COMPANY	Location	Name of Secretary
Dakota Mutual Life	Watertown, S. D.	Fred B. Smith
Northwestern Life	Aberdeen, S. D.	T. L. Hutson
Western Mutual Life	Aberdeen, S. D.	W. G. Jacobs

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ROSTER OF FOREIGN ASSESSMENT COMPANIES DOING BUSINESS IN SOUTH DAKOTA

COMPANY	Address of Home Office	Name of Secretary
Brotherhood of American Yeomen	Des Moines, Ia., Manhattan Bdg.	W. E. Davy
Bankers' Life Association	Des Moines, Iowa	H. S. Nollen
Catholic Order of Foresters	Chicago, Ill., Stock Exch. Bldg.	Thos. F. McDonald
Court of Honor	Springfield, Ill.	W. E. Robinson
Equitable Fraternal Union	Neenah, Wis.	E. A. Williams
Fraternal Reserve Association	Oshkosh, Wis.	C. M. Robinson
Fraternal Bankers' Reserve Society	Cedar Rapids, Iowa	Merritt L. Campbell
Guarantee Fund Life	Omaha, Neb.	J. C. Buffington
Homesteaders	Des Moines, Iowa	Albert H. Corey
Independent Order of Foresters (Supreme Court)	Toronto, Canada	J. A. McGillivray
Knights of the Maccabees (Supreme Tent)	Port Huron, Mich.	L. E. Sisler
Knights of Columbus	New Haven, Conn.	Daniel Colwell
Knights of Pythias	Chicago, Ill.	C. S. Hardy
Ladies of the Maccabees of the World	Port Huron, Mich.	Miss Bina M. West
Loyal Protective Association	Boston, Mass.	F. R. Parks
Mystic Toilers	Des Moines, Iowa	J. F. Taake
Modern Brotherhood of America	Mason City, Iowa	E. L. Balz
Modern Woodmen of America	Rock Island, Ill.	C. W. Hawes
Royal Neighbors of America	Rock Island, Ill.	Myrtle E. Dade
Surety Fund Life	Minneapolis, Minn.	W. P. Hobart
Sons of Norway	Minneapolis, Minn.	Karl Kriedt
United Commercial Travelers	Columbus, Ohio	C. C. Daniel
Woodmen of the World (Supreme Camp)	Omaha, Neb.	John T. Yates
Women's Catholic Order of Foresters	Chicago, Ill.	Julia H. McDonnell
Woodmen Circle	Omaha, Neb.	Anna McDonagh

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ROSTER OF SOUTH DAKOTA ASSESSMENT COMPANIES

COMPANY	Address of Home Office	Name of Secretary
Bankers' Club	Pierre, S. D.	J. C. Hatley
Degree of Honor, A. O. U. W.	Verdon, S. D.	Kate S. Holmes
Grand Lodge A. O. U. W. of South Dakota	Aberdeen, S. D.	J. D. Lavin
Order of Home Guardians	Mitchell, S. D.	L. D. Milne
Security Life and Savings	Pierre, S. D.	C. C. Maben

ROSTER OF FOREIGN ACCIDENT COMPANIES

COMPANY	Address of Home Office	Name of Secretary	Address of Secretary
Aetna Life (Accident and Health)	Hartford, Conn.	C. E. Gilbert	Hartford, Conn.
American Accident	Lincoln, Neb.	M. D. Hatch	Lincoln, Neb.
Bankers' Accident	Des Moines, Iowa	J. A. Kizer	Des Moines, Iowa
Casualty Co. of America	New York, N. Y.	C. S. S. Miller	New York, N. Y.
Continental Casualty	Hammond, Ind.	A. A. Smith	Hammond, Ind.
Consolidated Casualty	Minneapolis, Minn.	D. D. McInnis	Minneapolis, Minn.
Great Eastern Cas. and Indemnity	New York, N. Y.	T. H. Darling	New York, N. Y.
Great Western Accident Association	Des Moines, Iowa	R. D. Emery	Des Moines, Iowa
Globe Fraternal	Minneapolis, Minn.	C. H. Mero	Minneapolis, Minn.
Federal Casualty	Detroit, Mich.	Peter Patterson	Detroit, Mich.
Interstate Accid. & Relief Assoc.	New Ulm, Minn.	Jos. Bobleter	New Ulm, Minn.
North American Accident	Chicago, Ill.	A. E. Forrest	Chicago, Ill.
Standard Accident	Detroit, Mich.	E. A. Leonard	Detroit, Mich.
Traveler's Accident	Hartford, Conn.	J. E. Morris	Hartford, Conn., 56 Prospect St
U. S. Health and Accident	Saginaw, Mich.	V. D. Cliff	Saginaw, Mich.
Union Health and Accident	Denver, Col.	J. S. McCleery	Denver, Col.
Western Life and Accident	Denver, Col.	Thos. Gregory, Pres.	Denver, Col.
Woodmen Casualty	Indianapolis, Ind.	W. A. Orr, Sec.	Indianapolis, Ind.

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ROSTER OF SOUTH DAKOTA ACCIDENT COMPANIES

COMPANY	Address of Home Office	Name of Secretary	Address of Secretary
Northern Accident	Aberdeen, S. D.	John Wade	Aberdeen, S. D.
Western Union Accident	Pierre, S. D.	A. R. Delbridge	Pierre, S. D.

ROSTER OF FOREIGN MISCELLANEOUS INSURANCE COMPANIES

COMPANY	Address of Home Office	Name of Western Agent or Secretary	Address of Western Agent or Secretary
American Surety	New York, N. Y.	H. B. Zevely, Sec.	New York, N. Y., 100 Broadway
Des Moines Mutual Hail	Des Moines, Iowa	W. S. Hazard, Jr., Sec.	Des Moines, Iowa
Empire State Surety	New York, N. Y.	D. Stewart, Sec.	New York, N. Y., 34 Pine St.
German Mutual	LeMars, Iowa	R. J. Koehler, Sec.	LeMars, Iowa
Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn.	J. P. Pierce	Hartford, Conn., 650 Main St.
Lloyd's Plate Glass	New York, N. Y.	C. E. W. Chambers	New York, N. Y., 63 William St.
Metropolitan Casualty	New York, N. Y.	S. William Burton	New York, N. Y., 47 Cedar St.
National Surety	New York, N. Y.	Samuel H. Shriver	New York, N. Y.
State Farmers' Mutual Hail	Waseca, Minn.	C. H. Watson	Waseca, Minn.
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.	J. N. Knutson, Sec.	St. Paul, Minn.
U. S. Fidelity & Guaranty	Baltimore, Md.	Geo. R. Callis	Baltimore, Md.
United Surety Co.	Baltimore, Md.	Robt. A. Dobbes, Jr., Sec.	Baltimore, Md.

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ROSTER OF SOUTH DAKOTA MISCELLANEOUS INSURANCE COMPANIES

COMPANY	Location	Name of Secretary
Equitable Fidelity and Title Guaranty Company	Brookings, S. D.	H. H. Reeves
Northwestern Surety Company	Mitchell, S. D.	W. E. Tipton
Western Surety Company	Sioux Falls, S. D.	Joe Kirby
Inter-State Surety Company	Redfield, S. D.	C. D. Sterling

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INSURANCE COMPANIES

The following companies have been admitted to transact business in South Dakota during the past fiscal year:

COMPANY	Location
Jefferson Fire Insurance Company	Philadelphia, Pa.
London Assurance Corporation	London, England
Security Life & Savings Co	Pierre, S. D.
Inter-State Surety Company	Redfield, S. D.
Woodmen's Casualty Company	Indianapolis, Ind.
Woodmen Circle	Omaha, Neb.
Michigan Millers' Mutual Fire Insurance Co	Lansing, Mich.
Millers' National Insurance Co	Chicago, Ill.
Reserve Loan Life Insurance Co	Indianapolis, Ind.
Ohio Millers' Mutual Fire Insurance Co	Canton, Ohio
Calumet Insurance Co	Chicago, Ill.
American Fire Insurance Co	Newark, N. J.
Boston Insurance Co	Boston, Mass.
Central National Fire Insurance Co	Chicago, Ill.
German American Life Insurance Co	Omaha, Neb.
United Surety Company	Baltimore, Md.
Hartford Life Insurance Co	Hartford, Conn.
Western Life and Accident Co	Denver, Col.
Iowa Life Insurance Co	Waterloo, Iowa

The following companies have withdrawn from the state, failed to report, or have been refused license during the past fiscal year:

COMPANY	Location
Great Western Life Insurance Co	Kansas City, Mo.
United Order of Foresters	Milwaukee, Wis.
Security Mutual Life Insurance Co	Binghamton, N. Y.
Monarch Mutual Insurance Co	Watertown, S. D.
Cosmopolitan Fire Insurance Co	New York City, N. Y.

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PART I.

Abstract of Statements

—OF—

Insurance Companies Doing Business in South Dakota

1908

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REPORTS OF COMPANIES

The following tables, compiled from statements made to the Insurance Department, show the condition on the 31st day of December, 1908, of the foreign fire insurance and foreign life insurance companies doing business in this state at that time.

Statistics condensed as taken from previous reports and following tables, show South Dakota business for years named:

FOREIGN FIRE COMPANIES

	Risks Written	Premium Received	Losses Incurred	Losses Paid
In 1889	$ 14,788,821.99	$ 338,319.81	$ 177,765.85	$ 157,350.19
In 1890	16,280,769.83	338,212.02	185,453.67	162,206.00
In 1891	18,049,815.01	342,047.27	159,404.00	162,115.17
In 1892	24,133,456.99	462,142.80	123,070.46	141,821.49
In 1893	22,479,401.00	448,280.95	203,777.02	199,499.52
In 1894	18,715,863.00	383,392.00	201,089.00	189,369.00
In 1895	18,054,496.00	388,762.36	212,660.65	215,063.29
In 1896	17,552,185.00	361,441.00	163,439.00	185,371.00
In 1897	21,247,113.00	380,547.88	147,075.69	141,803.38
In 1898	22,537,012.32	406,470.61	188,931.10	193,049.02
In 1899	27,923,704.93	444,125.84	230,469.00	226,694.17
In 1900	28,944,733.84	460,153.36	426,251.47	413,484.95
In 1901	32,130,745.32	518,928.50	241,997.39	233,361.48
In 1902	37,368,116.24	618,787.37	230,909.55	211,701.97
In 1903	39,960,864.76	677,514.81	251,550.99	243,868.92
In 1904	45,052,716.25	683,684.47	278,434.78	247,694.03
In 1905	56,303,058.36	887,074.24	433,479.95	454,539.17
In 1906	59,970,146.62	942,331.84	425,058.63	387,087.35
In 1907	76,600,387.25	1,130,552.74	375,327.80	398,285.44
In 1908	94,296,473.13	1,408,921.99	674,601.94	644,062.90
Total.....	$692,389,880.84	$11,621,691.86	$5,330,747.94	$5,208,428.44

FOREIGN LIFE COMPANIES

	Risks Written	Premium Received	Losses Incurred	Losses Paid
In 1889	$ 4,079,884.57	$ 187,274.96	$ 46,772.04	$ 39,494.43
In 1890	1,546,245.10	228,064.48	15,972.48	59,013.71
In 1891	1,620,245.10	276,288.40	53,393.54	96,433.65
In 1892	2,732,479.30	351,998.04	20,733.93	60,843.43
In 1893	19,559,697.00	389,363.81	123,900.51	171,055.90
In 1894	6,637,717.00	350,815.00	137,526.00	122,367.00
In 1895	11,128,457.00	366,604.47	243,069.00	111,911.00
In 1896	9,876,075.00	380,803.00	222,315.00	217,665.00
In 1897	2,516,317.01	360,265.49	61,042.00	60,550.00
In 1898	2,569,801.00	363,910.41	66,131.00	68,180.00
In 1899	3,731,252.00	466,816.99	88,586.46	78,307.46
In 1900	3,494,176.00	520,414.12	97,008.02	103,808.02
In 1901	4,631,614.00	631,347.87	109,754.24	110,354.24
In 1902	7,260,903.84	885,146.20	156,368.23	116,223.23
In 1903	8,798,270.08	1,021,720.68	200,534.52	207,473.45
In 1904	8,546,447.78	1,164,905.26	162,992.68	162,644.85
In 1905	8,347,762.08	1,235,976.80	207,489.65	210,503.75
In 1906	8,551,000.08	1,281,678.42	215,207.57	226,033.28
In 1907	7,515,465.44	975,515.89	459,527.98	213,713.69
In 1908	8,567,497.70	1,328,510.19	232,096.79	239,764.51
Total.....	$131,711,307.04	$12,767,420.48	$2,920,431.64	$2,676,340.70

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TABLE I—FOREIGN FIRE INSURANCE COMPANIES

COMPANY	Location	Capital Paid Up	Income 1908		Expenditures
			Premiums	Other Sources	Losses
Aetna	Hartford, Conn.	$4,000,000.00	$ 6,949,550.02	$ 635,846.55	$3,803,128.91
American Fire	Newark, N. J.	750,000.00	3,238,257.54	300,048.69	1,803,626.97
Boston	Boston, Mass.	1,000,000.00	2,308,235.88	212,404.29	1,356,675.91
Connecticut Fire	Hartford, Conn.	1,000,000.00	3,679,189.96	232,152.04	1,989,416.81
Columbia Fire	Omaha, Neb.	200,000.00	621,707.05	35,480.58	221,072.40
Consolidated Fire & Marine	Albert Lea, Minn.	168,880.00	112,764.88	32,108.80	75,663.09
Citizens	St. Louis, Mo.	200,000.00	500,847.05	28,637.01	280,721.54
Continental Fire	New York, N. Y.	1,000,000.00	6,520,798.53	1,690,036.12	3,312,793.70
Commercial Union Assurance	London, England		3,700,162.09	467,019.94	2,317,439.63
Central National	Chicago, Ill.	100,000.00		100,000.00	
Calumet	Chicago, Ill.	200,000.00	307,380.73	24,801.10	171,317.04
Delaware	Philadelphia, Pa.	400,000.00	1,506,699.01	93,235.99	786,295.47
Fidelity Fire	New York, N. Y.	1,000,000.00	906,761.91	536,730.28	460,742.80
Fireman's Fund	San Francisco, Cal.	1,600,000.00	4,217,266.91	246,816.55	2,368,150.52
Fire Association of Philadelphia	Philadelphia, Pa.	750,000.00	4,072,996.90	365,388.39	2,359,429.99
Germania Fire	New York, N. Y.	1,000,000.00	2,813,108.58	240,726.11	1,502,703.08
Glens Falls	Glens Falls, N. Y.	200,000.00	1,817,449.75	238,225.43	931,901.68
German American	New York, N. Y.	1,500,000.00	6,836,780.88	586,592.73	3,811,265.51
German Alliance	New York, N. Y.	400,000.00	558,109.15	50,405.91	324,510.22
Grain Dealers' National Mutual	Indianapolis, Ind.		34,396.61	106,132.22	97,495.40
Hanover Fire	New York, N. Y.	1,000,000.00	2,291,163.91	255,403.95	1,453,755.62
Hartford Fire	Hartford, Conn.	2,000,000.00	14,071,455.83	741,537.57	7,943,234.01
Home	New York, N. Y.	3,000,000.00	10,394,058.32	1,049,833.54	5,363,532.62
Insurance Co. of North America	Philadelphia, Pa.	3,000,000.00	8,001,525.19	469,687.18	4,908,119.91
Jefferson	Philadelphia, Pa.	250,000.00	1,117,262.53	99,258.58	699,055.44
London & Lancashire	Liverpool, England		2,300,684.64	167,075.39	1,194,619.38
Liverpool & London & Globe	Liverpool, England		7,430,392.70	558,736.70	3,998,788.16
London Assurance Corporation	London, England		2,312,598.97	172,687.22	1,233,387.99
Milwaukee Fire	Milwaukee, Wis.	200,000.00	330,842.18	53,017.20	161,692.81
Milwaukee Mechanics'	Milwaukee, Wis.	500,000.00	1,460,022.42	187,287.16	664,026.74
Millers National	Chicago, Ill.	*500,000.00	360,519.52	367,163.46	434,128.52
Michigan Millers Mutual	Lansing, Mich.		359,191.50	216,908.96	358,086.90
Michigan Commercial	Lansing, Mich.	400,000.00	999,559.11	147,184.64	578,406.80
National Union	Pittsburg, Pa.	750,000.00	1,556,973.66	121,962.14	987,408.95
Nebraska Underwriters	Omaha, Neb.	100,000.00	107,286.87	11,560.25	65,800.76
North British & Mercantile (U. S. Br'ch)	London and Edinburgh, G. B.	200,000.00	4,756,077.34	252,614.97	2,235,688.00
Northern Assurance	London, England	1,500,000.00	2,821,653.71	545,306.84	1,608,851.86
Niagara Fire	New York, N. Y.	750,000.00	3,106,301.33	223,592.05	1,766,178.17
Northwestern National	Milwaukee, Wis.	1,000,000.00	2,145,769.79	183,062.96	740,079.27
Norwich Union Fire	Norwich, England	660,000.00	1,886,456.57	174,332.45	1,492,488.77

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National	Hartford, Conn.	1,000,000.00	5,419,911.08	292,401.50	2,887,323.44
Northwestern Fire & Marine	Minneapolis, Minn.	300,000.00	685,671.82	50,592.31	618,146.75
Orient	Hartford, Conn.	500,000.00	1,329,755.85	102,982.77	757,321.18
Old Colony	Boston, Mass.	400,000.00	402,107.99	30,583.76	229,518.45
Ohio Millers' Mutual	Canton, Ohio		68,536.10	224,138.20	150,469.95
Phoenix Assurance	London, England		2,333,402.69	191,243.92	1,332,313.43
Phoenix	Hartford, Conn.	2,000,000.00	4,551,494.09	333,014.04	2,412,391.57
Phenix	Brooklyn, N. Y.	1,500,000.00	7,358,985.99	539,714.31	4,584,041.62
Pennsylvania	Philadelphia, Pa.	750,000.00	3,169,259.24	258,252.27	1,994,231.46
Palatine	London, England		1,554,881.65	214,173.72	1,151,204.10
Providence Washington	Providence, R. I.	500,000.00	2,415,114.76	103,970.60	1,465,302.27
Queen of America	New York, N. Y.	1,000,000.00	4,354,376.75	259,125.37	2,401,351.76
Reliance	Philadelphia, Pa.	300,000.00	854,051.68	56,108.79	412,232.55
Royal	Liverpool, England	†335,000.00	7,122,215.97	1,281,416.40	3,888,118.02
Rochester German	Rochester, N. Y.	500,000.00	1,329,741.72	158,838.04	699,392.97
Security Mutual	Chatfield, Minn.		106,880.97	3,492.80	48,390.42
Security Fire	New Haven, Conn.	500,000.00	1,323,808.29	170,689.44	698,004.12
Springfield Fire & Marine	Springfield, Mass.	2,000,000.00	4,925,108.55	519,614.78	2,585,165.81
St. Paul Fire & Marine	St. Paul, Minn.	500,000.00	4,384,859.97	243,092.79	2,852,971.61
Sun (U. S. Branch)	London, England		2,802,895.47	169,933.81	1,596,802.35
Williamsburgh City	Brooklyn, N. Y.	250,000.00	1,542,136.10	95,213.09	748,342.33

*** Cash surplus capitalized as a permanent fund.**
† U. S. deposit.

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TABLE I—FOREIGN FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Expenditures			
		Return Premiums and Cancellations	Dividends to Stockholders	Commissions and Agency Expenses	Salaries
Aetna	Hartford, Conn.	$ 1,294.50	$760,000.00	$1,288,468.08	$ 561,923.84
American Fire	Newark, N. J.		149,936.56	842,408.32	227,115.51
Boston	Boston, Mass.		180,000.00	480,637.68	180,311.61
Calumet	Chicago, Ill.			64,518.76	45,656.00
Connecticut Fire	Hartford, Conn.		142,910.00	808,591.00	309,531.11
Columbia Fire	Omaha, Neb.		12,000.00	121,210.93	97,045.38
Consolidated Fire & Marine	Albert Lea, Minn.		6,449.00	25,699.10	23,306.75
Citizens	St. Louis, Mo.		18,000.00	84,798.42	56,358.01
Continental Fire	New York, N. Y.		450,225.00	1,561,896.79	591,032.81
Commercial Union Assurance	London, England	1,850.43		711,543.12	228,468.20
Central National	Chicago, Ill.				
Delaware	Philadelphia, Pa.	3,441.20	60,000.00	374,520.23	68,415.83
Fidelity Fire	New York, N. Y.		30,000.00	188,394.42	69,170.37
Fireman's Fund	San Francisco, Cal.		160,000.00	730,992.89	475,369.95
Fire Association of Philadelphia	Philadelphia, Pa.	53,802.95	300,000.00	1,015,151.74	296,399.42
Germania Fire	New York, N. Y.		120,000.00	748,309.53	236,601.85
Glens Falls	Glens Falls, N. Y.		60,000.00	385,164.10	187,969.88
German American	New York, N. Y.		450,000.00	1,270,525.01	581,561.17
German Alliance	New York, N. Y.		48,000.00	150,888.44	4,665.07
Grain Dealers' National Mutual	Indianapolis, Ind.			3,543.07	29,186.73
Hanover Fire	New York, N. Y.		100,000.00	478,158.54	195,645.34
Hartford Fire	Hartford, Conn.		600,000.00	2,593,683.26	1,240,669.18
Home	New York, N. Y.		600,000.00	1,954,382.72	685,482.63
Insurance Co. of North America	Philadelphia, Pa.	16,122.05	360,000.00	1,898,315.30	455,572.94
Jefferson	Philadelphia, Pa.	2,485.75	20,000.00	339,207.06	36,238.44
London & Lancashire	Liverpool, England			412,943.38	178,077.20
Liverpool & London & Globe	Liverpool, England	7,191.14		1,404,646.46	485,963.45
London Assurance Corporation	London, England			491,553.18	183,365.72
Milwaukee Fire	Milwaukee, Wis.		20,000.00	89,096.39	29,205.63
Milwaukee Mechanics'	Milwaukee, Wis.		80,000.00	376,870.60	156,982.98
Millers National	Chicago, Ill.	51,762.08		33,032.31	75,889.66
Michigan Millers Mutual	Lansing, Mich.			97,056.86	64,751.37
Michigan Commercial	Lansing, Mich.			190,350.63	87,417.60
National Union	Pittsburg, Pa.		30,000.00	327,678.20	142,226.10
Nebraska Underwriters	Omaha, Neb.		3,000.00	24,570.98	16,380.38
North British & Mercantile (U. S. Br'ch)	London and Edinburgh, G. B.	877.36		1,009,430.84	400,123.92
Northern Assurance	London, England			466,732.21	305,950.36
Niagara Fire	New York, N. Y.		150,065.00	623,008.43	300,495.76
Northwestern National	Milwaukee, Wis.		120,000.00	713,331.01	146,580.25

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National	Hartford, Conn.		120,000.00	959,351.02	644,538.70
Norwich Union Fire	Norwich, England			351,453.53	206,093.81
Northwestern Fire & Marine	Minneapolis, Minn.		22,500.00	112,909.41	80,927.90
Orient	Hartford, Conn.			269,315.62	100,710.07
Old Colony	Boston, Mass.		16,000.00	116,177.20	26,401.24
Ohio Millers' Mutual	Canton, Ohio	33,479.17		3,282.87	29,278.41
Phoenix Assurance	London, England			477,005.72	223,553.81
Phoenix	Hartford, Conn.		280,360.00	922,276.12	489,118.74
Phenix	Brooklyn, N. Y.		300,000.00	1,697,363.45	665,084.42
Pennsylvania	Philadelphia, Pa.	19,360.79	150,000.00	734,973.25	195,320.04
Palatine	London, England			339,009.72	109,532.43
Providence Washington	Providence, R. I.		37,500.00	492,550.13	186,631.50
Queen of America	New York, N. Y.		100,000.00	823,039.26	415,496.89
Reliance	Philadelphia, Pa.	7,638.97	21,000.00	219,929.99	71,255.48
Royal	Liverpool, England	5,077.80		1,265,076.66	797,787.92
Rochester German	Rochester, N. Y.		50,000.00	372,610.44	95,158.50
Security Mutual	Chatfield, Minn.			10,154.48	19,344.55
Security Fire	New Haven, Conn.		60,000.00	306,979.02	121,272.42
Springfield Fire & Marine	Springfield, Mass.		200,000.00	971,395.64	492,650.53
St. Paul Fire & Marine	St. Paul, Minn.		50,000.00	1,034,530.45	209,756.96
Sun (U. S. Branch)	London, England			644,585.54	185,008.27
Williamsburgh City	Brooklyn, N. Y.		50,000.00	414,692.24	175,332.09

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TABLE I—FOREIGN FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Expenditures			Total Admitted Assets
		Fees, Taxes, Inspections, etc.	Other Items	Total Expenditures	
Aetna	Hartford, Conn.	$249,071.05	$ 346,800.06	$ 7,010,686.44	$16,500,733.45
American Fire	Newark, N. J.	118,910.25	154,484.62	3,296,482.23	7,748,032.08
Boston	Boston, Mass.	64,866.65	91,001.38	2,353,493.23	5,538,915.88
Calumet	Chicago, Ill.	12,535.85	22,091.29	316,118.94	587,374.31
Central National	Chicago, Ill.		1,888.50	1,888.50	198,111.50
Connecticut Fire	Hartford, Conn.	128,484.12	147,765.18	3,526,698.22	6,365,877.27
Columbia Fire	Omaha, Neb.	13,793.60	21,593.83	487,716.14	1,082,632.60
Consolidated Fire & Marine	Albert Lea, Minn.	3,727.73	8,381.69	143,227.36	297,462.58
Citizens	St. Louis, Mo.	24,244.16	26,865.44	488,987.57	813,733.74
Continental Fire	New York, N. Y.	249,447.34	1,271,923.31	7,437,318.95	19,314,696.81
Commercial Union Assurance	London, England	165,554.33	991,148.54	4,416,004.25	6,849,258.37
Delaware	Philadelphia, Pa.	42,822.37	90,116.28	1,425,611.38	2,037,955.80
Fidelity Fire	New York, N. Y.	40,181.36	242,253.81	1,030,742.76	3,452,282.71
Fireman's Fund	San Francisco, Cal.	157,759.09	172,213.44	4,064,485.89	6,452,211.73
Fire Association of Philadelphia	Philadelphia, Pa.	106,469.81	176,887.91	4,309,141.82	8,097,410.61
Germania Fire	New York, N. Y.	133,768.70	140,514.90	2,881,898.06	5,874,016.00
Glens Falls	Glens Falls, N. Y.	72,118.76	87,698.26	1,724,852.68	4,749,209.85
German American	New York, N. Y.	263,236.37	355,351.89	6,731,939.95	14,797,077.83
German Alliance	New York, N. Y.	16,289.18	3,925.00	548,277.91	1,470,202.18
Grain Dealers' National Mutual	Indianapolis, Ind.	9,466.13	7,290.98	146,982.31	114,141.44
Hanover Fire	New York, N. Y.	116,277.29	229,544.70	2,573,381.49	4,395,625.89
Hartford Fire	Hartford, Conn.	539,019.62	736,320.10	13,652,926.17	20,434,816.61
Home	New York, N. Y.	555,264.19	733,861.48	9,892,523.64	24,856,499.05
Insurance Co. of North America	Philadelphia, Pa.	241,431.63	239,122.62	8,118,684.45	12,006,998.25
Jefferson	Philadelphia, Pa.	38,425.97	31,755.22	1,167,167.88	1,302,255.62
London & Lancashire	Liverpool, England	118,268.10	203,557.20	2,107,465.26	3,754,966.89
Liverpool & London & Globe	Liverpool, England	352,889.38	1,654,271.73	7,903,750.32	13,212,749.70
London Assurance Corporation	London, England	85,141.28	503,107.17	2,496,555.34	3,148,967.69
Milwaukee Fire	Milwaukee, Wis.	18,493.77	12,590.26	331,078.86	745,894.97
Milwaukee Mechanics'	Milwaukee, Wis.	81,396.74	63,174.11	1,422,451.17	2,881,835.14
Millers National	Chicago, Ill.	11,398.44	20,631.45	626,842.46	1,506,923.16
Michigan Millers Mutual	Lansing, Mich.	9,462.31	13,938.41	543,295.85	730,942.65
Michigan Commercial	Lansing, Mich.	60,537.88	44,304.56	961,017.47	1,335,923.18
National Union	Pittsburg, Pa.	65,273.82	107,186.80	1,659,773.87	2,580,201.01
Nebraska Underwriters	Omaha, Neb.	2,159.98	5,183.11	117,095.21	223 289.65
North British & Mercantile (U. S. Br'ch)	London and Edinburgh, G. B.	147,821.19	1,426,541.05	5,220,482.36	7,054.245.41
Northern Assurance	London, England	134,364.98	911,861.68	3,427,761.09	4,801,556.50
Niagara Fire	New York, N. Y.	107,295.39	379,010.48	3,326,053.23	5,233,122.31
Northwestern National	Milwaukee, Wis.	85,662.34	71,355.40	1,877,008.27	5,174,503.62

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Norwich Union Fire	**Norwich, England**	80,915.53	138,606.47	2,269,508.11	2,921,610.02
National	**Hartford, Conn.**	228,289.76	345,010.62	5,184,513.54	8,257,350.41
Northwestern Fire & Marine	Minneapolis, Minn.	34,638.68	25,820.64	894,943.38	582,403.71
Ohio Millers' Mutual	Canton, Ohio	9,962.69	4,373.57	230,846.66	556,724.45
Orient	Hartford, Conn.	59,752.05	59,372.05	1,246,470.97	2,495,540.63
Old Colony	Boston, Mass.	18,842.40	10,665.96	417,605.25	818,426.58
Phoenix Assurance	London, England	91,323.70	313,996.35	2,438,193.01	3,214,900.55
Phoenix	Hartford, Conn.	158,144.25	224,941.31	4,487,231.99	8,834,271.90
Phenix	Brooklyn, N. Y.	171,342.05	705,202.59	8,123,034.13	9,565,943.22
Pennsylvania	Philadelphia, Pa.	108,675.13	114,766.66	3,317,327.33	6,841,834.32
Palatine	London, England	59,357.79	328,488.88	1,987,592.92	3,018,555.33
Providence Washington	Providence, R. I.	94,398.55	92,635.58	2,369,018.03	2,995,749.26
Queen of America	New York, N. Y.	135,520.68	201,202.84	4,076,611.43	7,811,798.85
Reliance	Philadelphia, Pa.	31,390.80	38,415.22	801,863.01	1,500,217.26
Royal	Liverpool, England	461,890.82	3,034,660.84	9,452,612.06	11,222,551.74
Rochester German	Rochester, N. Y.	87,146.90	59,647.06	1,363,955.87	2,379,797.02
Security Mutual	Chatfield, Minn.	2,089.05	20,960.16	100,938.66	56,583.00
Security Fire	New Haven, Conn.	60,124.46	145,803.03	1,392,183.05	2,350,498.68
Springfield Fire & Marine	Springfield, Mass.	209,005.57	349,447.19	4,807,664.74	8,519,933.96
St. Paul Fire & Marine	St. Paul, Minn.	141,404.34	89,854.64	4,378,518.00	5,430,255.69
Sun (U. S. Branch)	London, England	102,242.03	437,151.14	2,965,789.33	4,011,445.01
Williamsburgh City	Brooklyn, N. Y.	44,664.34	93,275.24	1,526,306.24	2,532,353.26

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TABLE I—FOREIGN FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Total Liabilities Except Capital	Risks	
			Risks Outstanding Date of Preceding Statement	Risks Written or Renewed Since Preceding Statement
Aetna	Hartford, Conn.	$ 7,293,655.52	$1,063,284,235.00	$ 775,033,672.00
American Fire	Newark, N. J.	4,743,032.33	733,165,405.00	398,454,759.00
Boston	Boston, Mass.	1,883,693.46	246,180,739.00	302,577,268.00
Calumet	Chicago, Ill.	248,532.19	25,604,821.00	36,052,761.00
Central National	Chicago, Ill.			
Connecticut Fire	Hartford, Conn.	3,903,137.36	574,290,939.00	376,900,861.00
Columbia Fire	Omaha, Neb.	729,694.55	115,997,981.00	69,371,711.00
Consolidated Fire & Marine	Albert Lea, Minn.	84,553.55	14,814,143.00	10,961,681.00
Citizens	St. Louis, Mo.	434,382.22	206,277,111.00	160,112,747.00
Continental Fire	New York, N. Y.	7,997,946.33	1,285,981,341.00	785,501,805.00
Commercial Union Assurance	London, England	4,416,441.10	696,923,859.00	718,834,579.00
Delaware	Philadelphia, Pa.	1,466,666.44	179,052,217.00	195,315,060.00
Fidelity Fire	New York, N. Y.	872,612.90	92,840,207.00	106,895,435.00
Fireman's Fund	San Francisco, Cal.	3,642,572.60	473,808,661.00	659,058,670.00
Fire Association of Philadelphia	Philadelphia, Pa.	5,327,568.13	564,433,231.00	442,492,821.00
Germania Fire	New York, N. Y.	3,364,573.67	657,985,489.00	360,466,266.00
Glens Falls	Glens Falls, N. Y.	2,301,435.81	346,520,977.00	198,688,012.00
German American	New York, N. Y.	7,829,724.20	1,513,683,873.00	1,112,545,420.00
German Alliance	New York, N. Y.	553,269.05	225,408,868.00	254,592,742.00
Grain Dealers' National Mutual	Indianapolis, Ind.	64,222.09	8,281,425.00	6,142,891.00
Hanover Fire	New York, N. Y.	2,286,063.78	420,290,641.34	285,670,630.00
Hartford Fire	Hartford, Conn.	13,373,224.23	1,935,434,728.00	1,453,210,758.00
Home	New York, N. Y.	11,973,677.54	1,893,693,656.00	1,560,226,908.00
Insurance Co. of North America	Philadelphia, Pa.	7,258,156.97	943,643,205.00	1,047,908,058.00
Jefferson	Philadelphia, Pa.	927,953.62	99,138,577.00	131,712,018.00
London & Lancashire	Liverpool, England	2,404,326.65	463,045,631.00	327,917,890.00
Liverpool & London & Globe	Liverpool, England	8,238,870.50	1,558,331,982.00	1,206,047,321.00
London Assurance Corporation	London, England	2,164,905.86	307,799,466.00	447,557,661.00
Michigan Commercial	Lansing, Mich.	854,840.16	109,871,376.00	150,323,629.00
Milwaukee Fire	Milwaukee, Wis.	375,300.38	60,770,759.00	40,599,446.00
Milwaukee Mechanics'	Milwaukee, Wis.	1,722,131.47	273,176,362.00	169,152,195.00
Millers National	Chicago, Ill.	576,756.17	40,340,770.96	35,544,666.51
Michigan Millers Mutual	Lansing, Mich.	388,022.50	29,926,184.00	41,848,892.00
National Union	Pittsburg, Pa.	1,525,928.70	234,658,503.00	194,682,677.00
Nebraska Underwriters	Omaha, Neb.	93,211.87	16,075,357.00	11,048,732.00
North British & Mercantile (U. S. Br'ch)	London and Edinburgh, G. B.	4,361,463.43	786,023,961.00	691,122,495.00
Northern Assurance	London, England	3,003,527.50	515,961,326.00	386,510,798.00
Niagara Fire	New York, N. Y.	2,913,666.49	514,158,413.00	360,054,897.00

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Northwestern National	Milwaukee, Wis.	2,946,632.29	478,611,735.00	268,682,816.00
Norwich Union Fire	Norwich, England	2,240,622.85	359,199,111.00	235,850,686.00
National	Hartford, Conn.	5,078,891.77	968,693,612.00	728,118,697.00
Northwestern Fire & Marine	Minneapolis, Minn.	249,946.63	48,107,187.00	51,999,150.00
Ohio Millers' Mutual	Canton, Ohio	141,295.51	13,929,409.32	9,000,758.33
Orient	Hartford, Conn.	1,409,983.13	222,810,293.00	164,194,435.00
Old Colony	Boston, Mass.	327,592.16	38,643,302.00	57,617,522.00
Phoenix Assurance	London, England	2,087,274.14	406,538,721.00	287,327,904.00
Phoenix	Hartford, Conn.	4,665,097.32	756,278,269.00	620,032,554.00
Phenix	Brooklyn, N. Y.	6,975,489.91	986,796,875.00	625,513,810.00
Pennsylvania	Philadelphia, Pa.	4,172,306.91	592,727,531.00	347,639,175.00
Palatine	London, England	1,817,030.26	220,538,079.00	179,592,080.00
Providence Washington	Providence, R. I.	2,091,188.42	325,786,062.00	375,612,034.00
Queen of America	New York, N. Y.	4,083,481.22	581,555,437.00	439,164,872.00
Reliance	Philadelphia, Pa.	967,051.88	120,522,688.00	94,971,793.00
Royal	Liverpool, England	8,334,519.03	1,558,255,574.90	940,123,242.38
Rochester German	Rochester, N. Y.	1,265,330.64	192,402,007.00	170,320,955.00
Security Mutual	Chatfield, Minn.	53,850.90	6,156,579.00	7,162,019.00
Security Fire	New Haven, Conn.	1,389,902.96	225,993,649.00	159,326,114.00
Springfield Fire & Marine	Springfield, Mass.	4,616,033.33	693,211,826.00	542,987,298.00
St. Paul Fire & Marine	St. Paul, Minn.	3,703,233.38	451,513,753.00	512,286,970.00
Sun (U. S. Branch)	London, England	2,750,355.47	455,173,098.00	312,645,102.00
Williamsburgh City	Brooklyn, N. Y.	1,647,866.07	246,930,152.00	173,596,914.00

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TABLE I—FOREIGN FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Risks		
		Amount Canceled and Expired	Reinsurance	Net Risks in Force December 31, 1908
Aetna	Hartford, Conn.	$ 719,022,834.00	$138,338,558.00	$ 980,956,515.00
American Fire	Newark, N. J.	348,821,640.00	47,605,924.00	735,192,600.00
Boston	Boston, Mass.	276,237,121.00	48,309,669.00	224,211,217.00
Calumet	Chicago, Ill	24,313,827.00	6,312,744.00	31,031,011.00
Central National	Chicago, Ill.			
Connecticut Fire	Hartford, Conn.	326,127,325.00	50,483,373.00	574,581,102.00
Columbia Fire	Omaha, Neb.	41,642,641.00	11,457,688.00	132,269,363.00
Consolidated Fire & Marine	Albert Lea, Minn.	9,026,412.00	1,747,540.00	15,001,872.00
Citizens	St. Louis, Mo.	153,077,457.00	154,749,897.00	58,562,504.00
Continental Fire	New York, N. Y.	731,336,465.00	49,333,301.00	1,290,813,380.00
Commercial Union Assurance	London, England	753,282,492.00	55,175,601.00	607,300,345.00
Delaware	Philadelphia, Pa.	138,661,839.00	27,616,126.00	208,089,312.00
Fidelity Fire	New York, N. Y.	65,943,968.00	11,933,290.00	121,858,384.00
Fireman's Fund	San Francisco, Cal.	636,838,413.00	63,727,517.00	432,301,301.00
Fire Association of Philadelphia	Philadelphia, Pa.	412,401,880.00	43,214,723.00	551,309,449.00
Germania Fire	New York, N. Y.	336,177,962.00	56,408,174.00	625,865,619.00
Glens Falls	Glens Falls, N. Y.	174,889,162.00	26,010,772.00	344,309,055.00
German American	New York, N. Y.	1,019,699,234.00	321,948,115.00	1,284,581,944.00
German Alliance	New York, N. Y.	191,012,841.00	209,535,111.00	79,453,658.00
Grain Dealers' National Mutual	Indianapolis, Ind.	5,390,024.00		9,034,292.00
Hanover Fire	New York, N. Y.	278,255,789.50	51,219,647.22	376,485,834.62
Hartford Fire	Hartford, Conn.	1,384,630,722.00	69,461,996.00	1,934,552,768.00
Home	New York, N. Y.	1,447,788,303.00	272,871,926.00	1,733,260,335.00
Insurance Co. of North America	Philadelphia, Pa.	1,041,980,751.00	68,628,978.00	880,941,534.00
Jefferson	Philadelphia, Pa.	99,299,792.00	28,393,083.00	103,157,720.00
London & Lancashire	Liverpool, England	307,500,549.00	66,709,399.00	416,753,573.00
Liverpool & London & Globe	Liverpool, England	1,138,789,336.00	437,928,028.00	1,187,661,939.00
London Assurance Corporation	London, England	417,959,335.00	30,004,546.00	307,393,246.00
Michigan Commercial	Lansing, Mich.	108,322,216.00	34,951,843.00	116,920,946.00
Milwaukee Fire	Milwaukee, Wis.	36,599,345.00	6,226,360.00	58,544,500.00
Milwaukee Mechanics'	Milwaukee, Wis.	156,585,935.00	30,536,178.00	255,206,444.00
Millers National	Chicago, Ill.	28,876,283.44	200,000.00	46,809,154.03
Michigan Millers Mutual	Lansing, Mich.	31,307,828.00	3,192,073.00	37,275,175.00
National Union	Pittsburg, Pa.	169,547,833.00	49,621,181.00	210,172,166.00
Nebraska Underwriters	Omaha, Neb.	8,303,642.00	2,459,099.00	16,361,348.00
North British & Mercantile (U. S. Br'ch)	London and Edinburgh, G. B.	596,537,380.00	135,724,654.00	744,884,422.00
Northern Assurance	London, England	368,925,695.00	58,960,951.00	474,585,478.00
Niagara Fire	New York, N. Y.	333,844,604.00	55,048,285.00	485,320,421.00

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Northwestern National	Milwaukee, Wis.	192,641,559.00	27,966,945.00	526,686,047.00
Norwich Union Fire	Norwich, England	239,630,836.00	41,728,433.00	313,690,528.00
National	Hartford, Conn.	701,519,950.00	202,644,772.00	792,647,587.00
Northwestern Fire & Marine	Minneapolis, Minn.	34,367,214.00	43,691,728.00	22,047,395.00
Ohio Millers' Mutual	Canton, Ohio	6,778,973.27		16,151,194.38
Orient	Hartford, Conn.	148,148,825.00	28,035,432.00	210,820,471.00
Old Colony	Boston, Mass.	40,562,431.00	13,257,820.00	42,440,573.00
Phoenix Assurance	London, England	279,094,749.00	76,399,434.00	338,372,442.00
Phoenix	Hartford, Conn.	584,138,261.00	47,385,406.00	744,787,156.00
Phenix	Brooklyn, N. Y.	512,813,771.00	76,246,590.00	1,023,250,324.00
Pennsylvania	Philadelphia, Pa.	372,206,042.00	41,204,743.00	526,955,921.00
Palatine	London, England	162,001,328.00	28,327,648.00	209,801,183.00
Providence Washington	Providence, R. I.	354,523,214.00	54,956,453.00	291,918,429.00
Queen of America	New York, N. Y.	393,867,595.00	49,439,696.00	577,413,018.00
Reliance	Philadelphia, Pa.	79,496,607.00	12,992,280.00	123,005,594.00
Royal	Liverpool, England	935,331,565.00	234,562,148.59	1,328,485,103.69
Rochester German	Rochester, N. Y.	137,836,578.00	41,907,587.00	182,978,797.00
Security Mutual	Chatfield, Minn.	6,280,713.00	792,535.00	6,245,350.00
Security Fire	New Haven, Conn.	140,426,779.00	31,903,154.00	212,989,830.00
Springfield Fire & Marine	Springfield, Mass.	496,412,207.00	76,259,944.00	663,526,973.00
St. Paul Fire & Marine	St. Paul, Minn.	468,830,336.00	34,653,636.00	460,316,751.00
Sun (U. S. Branch)	London, England	294,585,439.00	21,823,132.00	451,409,629.00
Williamsburgh City	Brooklyn, N. Y.	151,447,060.00	20,096,058.00	248,983,948.00

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FOREIGN FIRE INSURANCE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	1908 Premiums Received	1908 Risks Written and Renewed	Losses Incurred	Losses Paid	Expenses Incurred
Aetna	Hartford, Conn.	$ 37,418.98	$ 2,688,477.00	$ 23,870.46	$ 24,889.95	$ 11,137.39
*American Fire	Newark, N. J.					
*Boston Fire	Boston, Mass.					
*Central National	Chicago, Ill.					
Citizens	St. Louis, Mo.	7,243.49	473,751.00	3,059.50	2,059.50	1,140.57
Commercial Union Assur.	London, Eng.	25,460.13	1,553,715.00	11,580.48	10,888.48	8,675.75
Connecticut	Hartford, Conn.	34,822.80	2,827,668.00	15,326.90	10,394.53	9,724.86
*Calumet	Chicago, Ill.					
Continental	New York, N. Y.	51,981.88	4,379,719.00	23,323.73	22,600.69	16,395.52
Columbia Fire	Omaha, Neb.	51,395.95	3,654,563.00	20,320.11	20,303.88	20,563.91
Consolidated F. & M.	Albert Lea, Minn.	32,108.39	2,373,718.00	13,332.56	11,869.26	9,175.42
Delaware	Philadelphia, Pa.	1,206.07	101,700.00	12.36	12.36	468.57
Fidelity	New York, N. Y.	2,837.86	183,600.00	380.54	358.16	1,069.92
Fire Assn. of Philadelphia	Philadelphia, Pa.	18,178.27	1,091,045.00	7,001.59	6,975.73	4,509.21
Fireman's Fund	San Francisco, Cal.	16,823.14	1,353,842.00	12,219.15	12,856.33	5,131.60
Grain Dealers National Mutual	Indianapolis, Ind.	† 9,589.84	1,290,257.00	5,788.73	5,788.73	4,096.87
Glens Falls	Glens Falls, N. Y.	6,669.97	511,298.00	2,084.49	2,084.49	1,885.52
Germania Fire	New York, N. Y.	13,320.05	893,835.00	7,422.36	5,778.83	3,691.30
German Alliance	New York, N. Y.	2,011.58	114,708.00	121.08	128.08	553.19
German American	New York, N. Y.	48,473.90	3,308,412.66	19,077.37	19,304.37	9,724.02
Hartford Fire	Hartford, Conn.	71,494.72	4,932,481.00	45,974.09	40,733.45	21,216.58
Home	New York, N. Y.	68,382.21	5,707,392.00	36,405.92	42,267.31	23,789.88
Hanover	New York, N. Y.	13,668.37	832,110.00	7,381.83	8,371.86	3,844.10
Ins. Co. of North America	Philadelphia, Pa.	26,803.24	1,614,842.00	19,960.71	13,410.39	7,523.10
Jefferson	Philadelphia, Pa.	1,552.63	110,698.00	148.42		702.69
London Assur. Corp.	London, Eng.	665.26	41,470.00			264.09
London & Lancashire	Liverpool, Eng.	8,464.33	576,934.00	4,674.22	4,674.22	3,301.09
Liverpool and London & Globe	Liverpool, Eng.	30,944.49	2,341,594.00	6,722.97	4,562.97	7,139.20
Milwaukee Fire	Milwaukee, Wis.	1,885.68	139,994.00	1,275.31	1,275.31	731.01
Michigan Commercial	Lansing, Mich.	11,867.15	966,934.00	9,430.32	9,699.25	1,980.01
Millers National	Chicago, Ill.	7,512.18	881,773.00	5,190.93	2,990.93	
Milwaukee Mechanics	Milwaukee, Wis.	8,135.38	568,250.00	5,122.24	3,975.76	2,525.78
Michigan Millers	Lansing, Mich.	14,873.58	1,333,186.00	13,169.92	11,398.82	1,961.50
Nebraska Underwriters	Omaha, Neb.	14,114.02	1,024,630.00	2,485.34	2,482.34	5,687.06
Northwestern F. & M.	Minneapolis, Minn.	90,787.95	2,650,851.00	31,829.87	31,509.93	29,051.98

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Northern Assurance	London, Eng.	13,693.61	816,444.16	3,769.22	1,695.46	4,984.47
National Union	Pittsburg, Pa.	9,572.18	682,604.00	2,171.13	1,271.13	4,261.97
National Fire	Hartford, Conn.	51,963.46	2,916,507.00	24,765.99	25,051.12	14,319.85
Norwich Union Fire	Norwich, Eng.	12,297.01	740,497.00	5,890.79	5,936.65	4,436.22
Northwestern National	Milwaukee, Wis.	19,918.81	1,740,769.00	7,529.94	6,627.20	6,815.98
Niagara Fire	New York, N. Y.	12,862.21	799,603.00	5,427.90	5,907.35	4,780.30
North British & Mercantile	London & Edinburgh, G. B.	10,741.51	696,950.00	6,761.77	6,055.77	4,457.65
Old Colony	Boston, Mass.	913.84	93,916.00			319.74
Orient	Hartford, Conn.	5,996.05	415,445.00	2,193.75	1,793.75	2,338.46
Ohio Millers Mutual	Canton, Ohio.	12,462.39	576,316.00	15,410.82	13,260.82	51.00
Pennsylvania Fire	Philadelphia, Pa.	21,360.83	1,456,855.56	11,211.96	11,272.99	7,302.42
Phenix Fire	Brooklyn, N. Y.	57,105.79	3,679,712.00	25,961.72	31,548.43	18,284.63
Providence Washington	Providence, R. I.	5,357.24	445,452.00	5,937.69	3,817.88	1,804.58
Palatine	London, Eng.	11,501.67	650,930.00	1,429.64	1,434.64	4,132.46
Phoenix	Hartford, Conn.	13,263.00	763,044.00	3,610.24	4,148.16	5,305.20
Phoenix Assurance	London, Eng.	6,719.57	419,415.00	1,033.27	1,028.27	1,156.29
Queen, of America	New York, N. Y.	21,261.13	1,330,109.00	8,418.67	6,820.42	3,750.32
Rochester German	Rochester, N. Y.	1,451.05	95,632.00		701.54	542.71
Royal	Liverpool, Eng.	64,447.03	4,766,986.75	24,662.91	21,455.19	20,948.60
Reliance	Philadelphia, Pa.	1,014.52	81,877.00	28.97	28.97	299.03
Security Fire	New Haven, Conn.	6,280.45	447,150.00	3,229.83	3,369.54	3,403.04
Sun Ins. Office	London, Eng.	7,245.17	413,590.00	3,435.37	3,335.65	2,369.10
St. Paul F. & M.	St. Paul, Minn.	250,683.17	15,706,423.00	131,514.19	130,143.35	76,159.64
Springfield F. & M.	Springfield, Mass.	39,517.17	2,660,553.00	21,774.24	19,965.28	7,385.59
Security Mutual	Chatfield, Minn.	7,484.18	364,289.00	2,132.29	2,132.29	2,763.97
Williamsburgh City	Brooklyn, N. Y.	13,115.46	1,011,956.00	1,615.14	1,615.14	3,149.76
	Total	$ 1,408,921.99	$94,296,473.13	$674,601.94	$644,062.90	$423,174.47

*Admitted 1909.
†Including assessments.

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TABLE II—SOUTH DAKOTA STOCK FIRE INSURANCE COMPANIES

COMPANY	Location	Capital Paid Up	Total Admitted Assets	Total Liabilities Except Capital	Income	
					Premiums	Other Sources
Queen City Fire	Sioux Falls, S. D.	$200,000.00	$674,691.07	$427,602.35	$444,085.92	$56,862.68

TABLE II—SOUTH DAKOTA STOCK FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Expenditures				
		Losses	Dividends	Commissions	Salaries	Return Premiums and Cancellations
Queen City Fire	Sioux Falls, S. D.	$272,143.06		$135,012.74	$67,823.19	

TABLE II—SOUTH DAKOTA STOCK FIRE INSURANCE COMPAN IES—Continued

COMPANY	Location	Expenditures			Risks
		Fees, Taxes, Inspections, etc.	Other Expenditures	Total Expenditures	Risks Outstanding Date of Preceding Statement
Queen City Fire	Sioux Falls, S. D.	$11,881.85	$35,533.16	$522,394.00	40,254,956.00

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TABLE II—SOUTH DAKOTA STOCK FIRE INSURANCE COMPANIES—Continued

COMPANY	Location	Risks			
		Written or Renewed During Year	Amount Cancelled and Expired	Reinsurance	Net Amount of Risks in Force
Queen City Fire	Sioux Falls, S. D.	$46,215,162.00	$34,976,602.00	$17,601,416.00	$33,892,100.00

SOUTH DAKOTA STOCK FIRE INSURANCE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	1908 Premiums Received	1908 Risks Written and Renewed	Losses Incurred	Losses Paid	Expenses Incurred
Queen City	Sioux Falls, S. D.	$ 50,619.14	$ 2,822,436.00	$ 19,425.04	$ 12,231.61	$ 17,965.06
Total		$ 50,619.14	$ 2,822,436.00	$ 19,425.04	$ 12,231.61	$ 17,965.06

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TABLE III—FOREIGN LIFE INSURANCE COMPANIES

COMPANY	Location	Capital Paid Up	Ledger Assets December 31st of Previous Year	Income 1908	
				Premiums	Interest and Rent
Aetna Life	Hartford, Conn.	$2,000,000.00	$ 84,482,457.84	$10,632,732.31	$ 3,524,615.66
Bankers'	Lincoln, Neb.	100,000.00	2,176,763.86	802,001.04	117,582.85
Bankers' Reserve	Omaha, Neb.	100,000.00	‡1,120,401.66	711,646.12	48,305.89
Bankers' Reserve Fund	Cincinnati, Ohio		89,318.61	81,423.78	7,636.82
Colorado National	Denver, Col.	100,000.00	436,954.30	346,151.96	22,935.89
Central Life	Des Moines, Iowa	100,000.00	841,607.56	428,283.74	
Connecticut General	Hartford, Conn.	150,000.00	7,023,039.84	1,345,475.42	372,527.89
Capitol Life	Denver, Col.	100,000.00	413,527.60	272,435.67	20,697.00
Des Moines Life	Des Moines, Iowa	100,000.00	2,089,570.15	863,348.33	114,011.78
Equitable Life Assurance	New York, N. Y.	100,000.00	450,293,639.34	52,500,450.65	20,598,807.34
Equitable Life	Des Moines, Iowa	300,000.00	6,446,217.59	1,394,454.39	355,064.04
Fidelity Mutual	Philadelphia, Pa.		14,798,877.83	4,529,029.32	814,986.48
Germania	New York, N. Y.	200,000.00	38,301,582.19	5,073,449.04	1,871,248.65
German American	Omaha, Neb.			84,873.39	117.95
*Hartford Life	Hartford, Conn.				
Home	New York, N. Y.	125,000.00	20,233,584.79	3,367,101.07	990,134.09
Iowa	Waterloo, Iowa	100,000.00		11,114.14	4,191.08
Kansas City Life	Kansas City, Mo.	100,000.00	931,782.49	671,597.06	51,626.91
Minnesota Mutual	St. Paul, Minn.		2,337,070.45	697,876.77	113,760.64
Mutual Benefit	Newark, N. J.		109,161,963.80	17,344,898.50	5,416,523.34
Mutual Life	New York, N. Y.		495,158,421.46	58,994,653.29	24,300,559.94
National of U. S. A.	Chicago, Ill.	500,000.00	7,366,327.02	1,898,387.73	400,634.77
National	Montpelier, Vt.		39,279,362.86	5,974,082.46	1,915,885.10
New York Life	New York, N. Y.		503,681,718.38	78,458,925.30	23,352,186.86
Northwestern Mutual	Milwaukee, Wis.		229,749,766.83	35,295,046.77	11,136,833.95
Northwestern National	Minneapolis, Minn.		4,688,729.01	1,211,769.47	279,724.54
Northern Assurance Co. of Michigan	Detroit, Mich.	100,000.00	137,164.31	96,766.81	7,698.63
Pacific Mutual	Los Angeles, Cal.	1,000,000.00	13,454,303.10	3,947,938.50	715,608.58
Penn Mutual	Philadelphia, Pa.		89,065,678.35	16,220,551.62	4,566,550.12
Phoenix Mutual	Hartford, Conn.		23,226,408.70	4,214,568.45	1,215,164.71
Prudential	Newark, N. J.	2,000,000.00	145,817,990.18	53,230,281.63	7,033,424.89
Reserve Loan	Indianapolis, Ind.		1,758,456.21	421,943.44	83,843.51
†Security Mutual	Binghamton, N. Y.				
Scandia	Chicago, Ill.		595,752.55	298,343.94	30,229.85
Travelers'	Hartford, Conn.		44,823,918.73	6,270,561.66	2,262,114.97
Union Central	Cincinnati, Ohio	500,000.00	59,690,937.31	9,631,442.34	3,857,092.56
U. S. Annuity and Life	Chicago, Ill.	269,700.00	301,604.20	172,973.28	5,551.20

* Company admitted 1909. † Not reported. Company withdrawn from state. ‡ March 31, 1908.

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TABLE III—FOREIGN LIFE INSURANCE COMPANIES—Continued

COMPANY	Location	Income 1908		Disbursements 1908	
		Other Sources	Total Income	Net Paid for Losses and Matured Endowments	Dividends to Policyholders
Aetna Life	Hartford, Conn.	$ 133,242.58	$14,290,590.55	$ 5,703,701.02	$ 743,217.65
Bankers'	Lincoln, Neb.	3,782.00	923,365.89	77,772.02	5,922.74
Bankers' Reserve	Omaha, Neb.	1,830.80	761,782.81	66,750.00	55,297.25
Bankers' Reserve Fund	Cincinnati, Ohio		89,060.60	2,000.00	7,414.20
Colorado National	Denver, Col.	2,944.30	372,032.15	18,037.82	41.25
Central Life	Des Moines, Iowa	63,147.61	491,431.35	67,567.50	2,835.05
Connecticut General	Hartford, Conn.	6,097.91	1,724,101.22	493,155.85	75,397.10
Capitol Life	Denver, Col.	346.43	293,479.10		626.61
Des Moines Life	Des Moines, Iowa	381.14	977,741.25	210,967.59	32,900.94
Equitable Life Assurance	New York, N. Y.	867,526.07	73,966,784.06	25,154,172.75	8,011,000.79
Equitable Life	Des Moines, Iowa	5,554.54	1,755,072.97	181,817.61	161,640.97
Fidelity Mutual	Philadelphia, Pa.	84,068.12	5,428,083.92	1,375,449.45	132,562.86
German American	Omaha, Neb.		84,991.34		2,545.86
Germania	New York, N. Y.	11,223.56	6,955,921.25	2,909,912.07	358,737.70
***Hartford Life**	Hartford, Conn.				
Home	New York, N. Y.	79,179.46	4,436,414.62	1,344,006.90	289,017.03
Iowa	Waterloo, Iowa	25,000.00	40,305.22	1,000.00	
Kansas City Life	Kansas City, Mo.		723,223.97	76,089.95	9,441.17
Minnesota Mutual	St. Paul, Minn.	6,005.10	817,642.51	300,635.13	8,331.40
Mutual Benefit	Newark, N. J.	1,192,620.91	23,954,042.75	7,727,743.49	2,407,243.44
Mutual Life	New York, N. Y.	1,584,813.58	84,880,026.81	26,805,750.37	8,311,255.89
National of U. S. A.	Chicago, Ill.	612,003.26	2,911,025.76	359,309.28	5,535.23
National	Montpelier, Vt.	68,601.00	7,958,568.56	2,038,229.05	279,808.14
New York Life	New York, N. Y.	624,882.13	102,435,994.29	28,591,811.34	6,042,394.45
Northwestern Mutual	Milwaukee, Wis.	235,283.28	46,667,164.00	10,640,960.63	9,428,132.75
Northwestern National	Minneapolis, Minn.		1,491,494.01	623,287.56	19,779.88
Northern Assurance Co. of Michigan	Detroit, Mich.		104,465.44	1,000.00	
Pacific Mutual	Los Angeles, Cal.	77,891.58	4,741,438.66	927,963.80	380,689.03
Penn Mutual	Philadelphia, Pa.	322,777.56	21,109,879.30	5,502,477.36	1,483,755.30
Phoenix Mutual	Hartford, Conn.	54,761.59	5,484,494.75	1,512,720.52	482,081.37
Prudential	Newark, N. J.	73,327.90	60,337,034.42	14,635,045.87	2,082,755.93
Reserve Loan	Indianapolis, Ind.	9,984.00	515,770.95	61,754.35	280.09
†Security Mutual	Binghamton, N. Y.				
Scandia	Chicago, Ill.	2,083.97	330,657.76	134,899.12	164.40
Travelers'	Hartford, Conn.	795,403.29	9,328,079.92	3,051,137.49	54,981.42
Union Central	Cincinnati, Ohio	93,976.74	13,582,511.64	2,840,471.09	1,166,759.37
U. S. Annuity and Life	Chicago, Ill.		178,524.48	11,574.75	4,447.85

* Company admitted 1909.

† Not reported. Company withdrawn from state.

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TABLE III—FOREIGN LIFE INSURANCE COMPANIES—Continued

COMPANY	Location	Disbursements 1908			
		Surrender Values	Dividends to Stock-holders	Salaries, Commissions, etc., to Agents and Managers	Medical Examiner's Fees and Inspection of Risks
Aetna Life	Hartford, Conn.	$ 1,819,594.05	$200,000.00	$ 981,093.68	$ 79,777.50
Bankers'	Lincoln, Neb.	31,630.64	6,000.00	142,863.44	8,531.40
Bankers' Reserve	Omaha, Neb.	29,438.75	3,000.00	201,001.50	14,783.00
Bankers' Reserve Fund	Cincinnati, Ohio	6,170.50		20,196.56	537.45
Colorado National	Denver, Col.			137,395.54	14,479.40
Central Life	Des Moines, Iowa	15,020.62	8,000.00	104,359.81	12,842.84
Connecticut General	Hartford, Conn.	128,431.79	12,000.00	166,229.22	12,092.51
Capitol Life	Denver, Col.	45.00		90,530.78	11,921.31
Des Moines Life	Des Moines, Iowa	116,379.96	3,000.00	199,797.92	19,250.18
Equitable Life Assurance	New York, N. Y.	13,347,460.89	7,014.99	5,792,455.25	285,808.05
Equitable Life	Des Moines, Iowa	68,966.70	16,255.52	197,282.98	12,485.50
Fidelity Mutual	Philadelphia, Pa.	450,914.39		573,981.15	48,589.40
Germania	New York, N. Y.	618,886.83	24,000.00	678,618.95	26,194.61
German American	Omaha, Neb.			48,041.66	1,679.10
*Hartford Life	Hartford, Conn.				
Home	New York, N. Y.	465,353.89	15,000.00	393,029.46	16,576.99
Iowa	Waterloo, Iowa			11,621.48	853.50
Kansas City Life	Kansas City, Mo.	11,181.75	8,000.00	195,404.80	15,431.41
Minnesota Mutual	St. Paul, Minn.	51,678.60		54,785.36	3,448.40
Mutual Benefit	Newark, N. J.	2,504,177.95		1,769,758.22	120,656.06
Mutual Life	New York, N. Y.	14,808,769.28		3,887,970.89	247,797.16
National of U. S. A.	Chicago, Ill.	110,663.88	50,000.00	295,591.47	22,296.38
National	Montpelier, Vt.	854,145.97		643,439.69	38,260.19
New York Life	New York, N. Y.	12,817,802.37		5,540,263.42	300,697.65
Northwestern Mutual	Milwaukee, Wis	6,798,004.22		3,540,172.30	196,281.33
Northwestern National	Minneapolis, Minn.	70,434.89		123,030.05	13,024.65
Northern Assurance Co. of Michigan	Detroit, Mich.	373.35		28,756.76	3,599.20
Pacific Mutual	Los Angeles, Cal.	306,123.94	70,000.00	667,967.09	52,989.84
Penn Mutual	Philadelphia, Pa.	1,694,597.10		1,765,595.05	124,407.59
Phoenix Mutual	Hartford, Conn.	498,018.88		527,469.14	37,717.27
Prudential	Newark, N. J.	2,709,312.12	200,000.00	10,896,977.98	576,243.80
Reserve Loan	Indianapolis, Ind.	183,089.26		94,720.14	8,508.50
†Security Mutual	Binghamton, N. Y.				
Scandia	Chicago, Ill.	1,576.80		51,622.84	3,613.50
Travelers'	Hartford, Conn.	525,549.39	50,000.00	755,199.79	55,455.71
Union Central	Cincinnati, Ohio	645,718.32	430,000.00	1,062,203.00	53,382.89
U. S. Annuity and Life	Chicago, Ill.	267.31	11,359.90	67,803.95	7,893.57

*Company admitted 1909. †Not reported. Company withdrawn from state.

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TABLE III—FOREIGN LIFE INSURANCE COMPANIES—Continued

COMPANY	Location	Disbursements 1908			Admitted Assets
		Salaries, etc., to Officers and Home Office Employes	Other Expenditures	Total Disbursements	
Aetna Life	Hartford, Conn.	$ 287,990.24	$ 858,377.20	$10,673,751.34	$ 86,970,892.78
Bankers'	Lincoln, Neb.	32,934.44	34,957.06	340,611.74	2,813,038.93
Bankers' Reserve	Omaha, Neb.	32,646.80	37,107.68	440,024.98	1,566,344.38
Bankers' Reserve Fund	Cincinnati, Ohio	12,708.08	6,881.24	55,908.03	169,899.28
Colorado National	Denver, Col.	19,004.36	53,982.46	242,940.83	664,175.03
Central Life	Des Moines, Iowa	22,696.21	32,300.61	265,622.64	1,079,396.69
Connecticut General	Hartford, Conn.	54,075.49	147,178.87	1,088,560.83	7,990,449.27
Capitol Life	Denver, Col.	18,517.71	84,339.50	205,980.91	527,933.85
Des Moines Life	Des Moines, Iowa	53,318.46	49,764.86	685,379.91	2,531 403.27
Equitable Life Assurance	New York, N. Y.	1,436,711.19	7,651,066.35	61,685,690.26	462,839,118.14
Equitable Life	Des Moines, Iowa	46,552.01	85,582.98	770,584.27	7,672,174.46
Fidelity Mutual	Philadelphia, Pa.	163,720.90	424,604.73	3,169,822.88	17,064,351.43
Germania	New York, N. Y.	172,348.20	383,521.13	5,172,219.49	41,021,783.05
German American	Omaha, Neb.	5,109.67	5,009.28	62,385.57	25,866.35
*Hartford Life	Hartford, Conn.				
Home	New York, N. Y.	131,150.29	297,623.77	2,951,758.33	21,708,901.70
Iowa	Waterloo, Iowa	4,064.75	7,961.18	25,500.91	116,590.69
Kansas City Life	Kansas City, Mo.	21,614.45	100,228.19	426,209.97	1,205,747.14
Minnesota Mutual	St. Paul, Minn.	29,251.68	127,302.49	575,433.06	2,646,133.56
Mutual Benefit	Newark, N. J.	414,877.55	1,435,697.21	16,380,153.92	121,129 631.65
Mutual Life	New York, N. Y.	1,195,943.54	9,498,783.84	64,756,270.97	539,038,968.13
National of U. S. A.	Chicago, Ill.	99,849.97	155,529.09	1,098,775.30	8,864,946.40
National	Montpelier, Vt.	138,824.84	717,851.31	4,710,559.19	44,022,704.51
New York Life	New York, N. Y.	1,401,672.08	5,477,367.94	60,172,009.25	557,286,670.76
Northwestern Mutual	Milwaukee, Wis.	690,379.61	1,825,391.27	33,119,322.11	248,215,916.98
Northwestern National	Minneapolis, Minn.	69,581.15	100,365.93	1,019,504.11	5,681,953.23
Northern Assurance Co. of Michigan	Detroit, Mich.	4,352.00	13,768.57	51,849.88	191,137.15
Pacific Mutual	Los Angeles, Cal.	139,580.57	410,658.52	2,955 972.79	15,908,413.03
Penn Mutual	Philadelphia, Pa.	349,153.54	1,882,639.38	12,802,625.32	99,722,403.26
Phoenix Mutual	Hartford, Conn.	131,186.16	247,455.82	3,436,649.16	25,948,801.10
Prudential	Newark, N. J.	1,876,844.10	3,651,161.16	36,628,340.96	173,738,627.16
Reserve Loan	Indianapolis, Ind.	47,912.00	32,890.50	429,154.84	1,863,052.21
†Security Mutual	Binghamton, N. Y.				
Scandia	Chicago, Ill.	12,776.36	24,925.13	229,578.15	728,682.96
Travelers'	Hartford, Conn.	158,295.38	1,082,099.67	5,732,718.85	49,457,175.27
Union Central	Cincinnati, Ohio	257,358.29	1,956,615.69	8,412,508.65	67,933,245.40
U. S. Annuity and Life	Chicago, Ill.	18,978.13	10,276.95	132,602.41	388,517.28

* Company admitted 1909.

† Not reported. Company withdrawn from state.

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TABLE III—FOREIGN LIFE INSURANCE COMPANIES—Continued

COMPANY	Location	Net Reserve	Total Liabilities Exclusive of Capital and Surplus	Admitted Surplus to Policyholders	Total Insurance in Force
Aetna Life	Hartford, Conn.	$ 77,472,139.00	$ 80,602,410.62	$ 5,769,201.04	$ 279,665,226.74
Bankers'	Lincoln, Neb.	2,120,700.20	2,713,038.93		23,922,074.00
Bankers' Reserve	Omaha, Neb.	1,158,146.00	1,177,004.10	289,340.28	21,895,256.00
Bankers' Reserve Fund	Cincinnati, Ohio	158,553.00	160,553.00	9,346.28	2,461,166.00
Colorado National	Denver, Col.	294,561.15	328,172.40	132,175.43	8,328,835.00
Central Life	Des Moines, Iowa	895,720.00	947,552.01	31,844.68	12,593,575.00
Connecticut General	Hartford, Conn.	7,096,475.00	7,285,870.48	554,578.79	39,869,264.35
Capitol Life	Denver, Col.	260,516.41	299,123.05	128,810.80	7,736,320.00
Des Moines Life	Des Moines, Iowa	2,052,908.00	2,410,668.44	20,734.83	26,897,436.00
Equitable Life Assurance	New York, N. Y.	382,448,339.00	390,576,362.15	72,162,755.99	1,326,478,540.00
Equitable Life	Des Moines, Iowa	6,399,519.17	6,802,302.78	569,871.68	39,106,636.00
Fidelity Mutual	Philadelphia, Pa.	15,055,741.00	16,060,694.51	1,003,656.92	120,992,663.00
Germania	New York, N. Y.	34,628,343.00	38,460,887.71	2,360,895.34	116,326,275.00
German American	Omaha, Neb.	18,606.99	18,689.34	7,177.01	2,773,000.00
*Hartford Life	Hartford, Conn.				
Home	New York, N. Y.	20,064,452.00	20,471,723.76	1,237,177.94	88,368,244.00
Iowa	Waterloo, Iowa	1,827.00	2,374.58	14,216.11	471,000.00
Kansas City Life	Kansas City, Mo.	1,001,224.00	1,037,241.15	68,505.99	18,216,936.99
Minnesota Mutual	St. Paul, Minn.	2,545,823.08	2,646,133.56	27,490.62	19,641,549.95
Mutual Benefit	Newark, N. J.	108,953,828.00	115,532,980.31	5,596,651.34	469,247,427.00
Mutual Life	New York, N. Y.	433,137,716.00	539,038,968.13		1,438,399,803.00
National of U. S. A.	Chicago, Ill.	7,624,835.54	8,242,235.45	122,710.95	44,350,390.07
National	Montpelier, Vt.	37,614,542.00	42,503,178.04	1,519,526.47	154,147,843.00
New York Life	New York, N. Y.	459,209,411.00	557,286,670.76		1,993,559,601.00
Northwestern Mutual	Milwaukee, Wis.	213,233,129.00	243,739,829.48	4,476,087.50	944,576,618.00
Northwestern National	Minneapolis, Minn.	4,874,491.00	5,478,147.66	203,805.57	23,901,654.00
Northern Assurance Co. of Michigan	Detroit, Mich.	67,316.79	68,112.75	23,024.40	2,784,425.00
Pacific Mutual	Los Angeles, Cal.	13,815,871.69	14,125,274.05	205,068.81	104,402,879.00
Penn Mutual	Philadelphia, Pa.	81,319,708.00	96,250,369.89	3,472,033.37	446,688,236.00
Phoenix Mutual	Hartford, Conn.	24,085,273.00	24,771,915.00	1,166,886.10	108,927,188.00
Prudential	Newark, N. J.	135,359,515.00	155,083,880.01	16,654,747.15	891,057,438.00
Reserve Loan	Indianapolis, Ind.	1,691,240.57	1,737,863.40	‡125,188.81	12,336,227.00
†Security Mutual	Binghamton, N. Y.				
Scandia	Chicago, Ill.	211,782.00	241,388.98	487,293.98	10,372,633.00
Travelers'	Hartford, Conn.	43,322,594.00	46,898,241.74	2,558,933.53	193,767,455.00
Union Central	Cincinnati, Ohio	54,885,135.00	65,914,518.13	1,518,727.27	269,067,300.00
U. S. Annuity and Life	Chicago, Ill.	96,977.00	110,542.17	8,275.11	5,289,353.89

* Company admitted 1909. † Not reported. Company withdrawn from state. ‡ Sulplus reserves.

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FOREIGN LIFE INSURANCE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	No. Policies Written 1908	Risks Written and Renewed	Premiums Received	Losses Incurred	Losses Paid	Expenses Incurred
Aetna Life	Hartford, Conn.		$ 311,900.00	$ 30,252.53	$ 3,016.00	$ 4,585.00	$ 6,814.61
Bankers	Lincoln, Neb.	343	502,000.00	27,841.55			11,999.93
Bankers Reserve	Omaha, Neb.	176	513,750.00	64,771.78	7,500.00	7,500.00	14,773.80
Bankers Reserve Fund	Cincinnati, Ohio	163	733,000.00	70,894.34			19,405.82
Colorado National	Denver, Col.	*					
Central Life	Des Moines, Ia.	136	202,200.00	16,551.36			4,908.17
Connecticut General	Hartford, Conn.			919.95			65.33
Capitol Life	Denver, Col.	18	31,000.00	1,878.82			683.33
Des Moines Life	Des Moines, Ia.	10	17,000.00	9,010.37	4,000.00	4,000.00	629.87
Equitable	Des Moines, Ia.	51	80,800.00	26,787.26	4,072.68	4,072.68	3,660.12
Equitable Life Assurance	New York, N. Y.	108	200,000.00	72,358.07	8,480.00	7,480.00	11,447.65
Fidelity Mutual	Philadelphia, Pa.	173	343,214.00	26,011.92			9,129.75
Germania	New York, N. Y.	73	97,500.00	23,940.67	7,300.00	7,300.00	4,079.26
Home	New York, N. Y.	222	303,304.99	44,195.79	7,304.99	5,304.99	8,334.60
‡Iowa Life	Waterloo, Iowa						
Kansas City Life	Kansas City, Mo.	2	7,000.00	1,106.86			597.27
Minnesota Mutual	St. Paul, Minn.	72	98,110.77	12,758.59		2,000.00	2,037.51
Mutual Benefit	Newark, N. J.	350	519,945.00	63,930.99	22,184.00	22,184.00	12,392.52
Mutual Life	New York, N. Y.	378	696,640.43	156,808.63	31,298.03	29,932.03	27,889.02
National of U. S. A.	Chicago, Ill.	14	22,088.87	21,807.06	1,344.76	1,344.76	1,517.83
National	Montpelier, Vt.	41	89,500.00	4,610.30			1,551.19
New York Life	New York, N. Y.	382	528,059.00	205,795.95	29,699.94	32,318.66	22,537.13
Northwestern Mutual	Milwaukee, Wis.	664	1,363,500.00	250,279.66	76,928.00	83,928.00	60,727.87
Northwestern National	Minneapolis, Minn.	233	346,308.00	45,364.56	10,193.65	9,225.65	11,829.28
Pacific Mutual	Los Angeles, Cal.			2,411.75	1,000.00	1,000.00	174.79
Penn Mutual	Philadelphia, Pa.	8	24,000.00	8,369.30	196.00		358.03
Phoenix Mutual	Hartford, Conn.	148	274,000.00	11,959.77	1,000.00	1,000.00	4,636.14
Prudential	Newark, N. J.	80	143,265.00	17,476.84	1,000.00	1,000.00	4,249.36
Reserve Loan	Indianapolis, Ind.	4	18,000.00	28.84			96.10
Security Mutual	Binghamton, N. Y.	3	4,014.00	1,283.98			†
Scandia	Chicago, Ill.	3	5,500.00	598.29	2,562.34	2,562.34	
Travelers	Hartford, Conn.	4	10,000.00	9,405.12	2,329.40	2,329.40	804.30
Union Central	Cincinnati, Ohio	50	106,000.00	37,527.37	8,587.00	8,587.00	191,089.31
U. S. Annuity and Life	Chicago, Ill.	583	975,897.64	55,661.92	2,100.00	2,100.00	20,545.75
	Total	4,682	$8,567,497.70	$1,328,510.19	$232,096.79	$239,764.51	$458,965.64

*Not reported. Company withdrew 1909. †No S. D. business. ‡Company admitted 1909.

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TABLE IV—SOUTH DAKOTA LIFE COMPANIES

COMPANY	Location	Net or Invested Assets Dec. 31, 1907	Income	Disbursements	Admitted Assets	Liabilities Except Capital and Surplus
Dakota Mutual	Watertown, S. D.	$ 9,597.14	$107,666.14	$74,007.67	$43,752.14	$38,031.60
Northwestern	Aberdeen, S. D.		5,007.73	4,520.34	487.39	
Western Mutual	Aberdeen, S. D.	10,105.61	10,163.12	9,095.56	11,173.17	8,164.52

SOUTH DAKOTA LIFE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	No. Policies Written	Risks Written and Renewed	Premiums Received	Losses Incurred	Losses Paid	Expenses Incurred
Dakota Mutual	Watertown, S. D.	844	$1,814,000.00	$ 107,235.52	$ 5,532.72	$ 5,532.72	$ 68,471.95
Northwestern	Aberdeen, S. D.	137	213,000.00	5,007.12			4,520.34
Western Mutual	Aberdeen, S. D.	118	147,000.00	9,621.21	2,000.00	2,000.00	6,456.76
	Total	1,099	$2,174,000.00	$ 121,863.85	$ 7,532.72	$ 7,532.72	$ 79,449.05

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TABLE V—ACCIDENT INSURANCE COMPANIES

COMPANY	Location	Income			Disbursements	
		Premiums	Other Sources	Total Income	Commissions	Salaries to Officers and Home Office Employes
*Aetna	Hartford, Conn.	$4,820,195.52	$168,854.33	$4,989,049.85	$1,320,469.22	$181,668.49
American Accident	Lincoln, Neb.	†99,776.20	1,062.62	100,838.82	32,534.54	8,026.00
Bankers' Accident	Des Moines, Iowa	†163,736.58	29,040.05	192,776.63	31,646.44	14,224.97
Casualty Co. of America	New York, N. Y.	1,498,986.12	68,239.85	1,567,225.97	416,185.32	147,683.34
Continental Casualty	Hammond, Ind.	2,171,485.38	255,731.56	2,427,216.94	516,570.85	220,450.67
Federal Casualty	Detroit, Mich.	284,980.12	30,783.09	315,763.21	71,025.58	18,855.54
Great Western Accident	Des Moines, Iowa	†143,780.75	432.72	144,213.47	46,521.17	16,442.00
Great Eastern Cas. & Indemnity	New York, N. Y.	398,973.07	54,359.19	453,332.26	127,472.25	43,881.54
Globe Fraternal Accident	Minneapolis, Minn.	10,683.80	257.50	10,941.30	3,041.02	
Metropolitan Casualty	New York, N. Y.	575,689.42	20,347.70	596,037.12	203,731.49	65,907.30
North American Accident	Chicago, Ill.	780,676.34	201,397.16	982,073.50	270,740.60	71,861.37
Northern Accident	Aberdeen, S. D.	20,488.90	9,253.23	29,742.13	5,006.30	5,706.44
National Casualty	Detroit, Mich.	574,196.67	50,433.31	624,629.98	123,588.30	46,743.61
*Pacific Mutual	Los Angeles, Cal.	835,181.89	56,503.68	891,685.57	246,333.78	51,952.09
Standard Accident	Detroit, Mich.	2,025,918.56	145,412.96	2,171,331.52	553,927.67	106,644.24
*Travelers	Hartford, Conn.	8,274,632.40	580,673.79	8,855,306.19	2,112,488.64	279,772.44
U. S. Health and Accident	Saginaw, Mich.	938,557.10	170,342.13	1,108,899.23	216,391.26	63,475.56
Union Health and Accident	Denver, Col.	70,157.59	22,069.67	92,227.26	21,445.17	12,501.00
Woodmen's Casualty	Indianapolis, Ind.	164,467.02	5,076.26	169,543.28	47,219.83	17,684.25
Western Union Accident	Pierre, S. D.	2,528.48		2,528.48		947.68

* Accident business.
† Assessments, membership fees and dues.
‡ Balance to protect contract.

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TABLE V—ACCIDENT INSURANCE COMPANIES—Continued

COMPANY	Location	Disbursements — Other Sources	Admitted Assets	Total Liabilities Except Capital	Surplus
*Aetna	Hartford, Conn.	$3,078,291.50	$ 5,153,731.92	$3,753,013.04	$1,400,718.88
American Accident	Lincoln, Neb.	35,609.88	72,047.88	34,812.56	‡37,235.32
Bankers' Accident	Des Moines, Iowa	138,635.27	78,587.05	9,895.60	‡68,691.45
Casualty Co. of America	New York, N. Y.	403,919.61	1,776,879.30	1,015,566.04	261,313.26
Continental Casualty	Hammond, Ind.	1,668,381.31	1,818,932.55	1,129,712.65	389,219.90
Federal Casualty	Detroit, Mich.	196,058.37	213,955.71	28,076.50	85,879.21
Great Western Accident	Des Moines, Iowa	72,632.12	415,023.21	387,062.53	‡27,960.68
Great Eastern Cas. & Indemnity	New York, N. Y.	243,285.99	500,884.51	150,628.08	150,256.43
Globe Fraternal Accident	Minneapolis, Minn.	8,066.73	7,483.82	460.00	7,023.82
Metropolitan Casualty	New York, N. Y.	279,186.00	727,073.68	362,448.80	164,624.88
North American Accident	Chicago, Ill.	554,491.57	625,069.47	164,746.34	260,323.13
Northern Accident	Aberdeen, S. D.	21,588.94	6,344.53	1,147.88	5,196.65
National Casualty	Detroit, Mich.	412,167.39	216,412.10	40,653.59	75,758.51
*Pacific Mutual	Los Angeles, Cal.	548,686.39	469,730.85	442,155.47	27,575.38
Standard Accident	Detroit, Mich.	1,267,180.02	3,227,537.48	1,753,940.59	973,596.89
*Travelers	Hartford, Conn.	5,673,064.17	14,359,491.26	8,541,291.07	3,818,200.19
U. S. Health and Accident	Saginaw, Mich.	782,596.53	774,617.37	198,733.95	275,883.42
Union Health and Accident	Denver, Col.	91,123.62	141,150.81	8,066.85	33,083.96
Woodmen's Casualty	Indianapolis, Ind.	89,706.66	145,519.31	27,995.13	17,524.18
Western Union Accident	Pierre, S. D.	1,436.81	1,240.94	88.00	1,152.94

* Accident business.
† Assessments, membership fees and dues.
‡ Balance to protect contract.

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ACCIDENT INSURANCE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	Risks Written 1908	Premiums Received 1908	Losses Paid	Losses Incurred	Expenses Incurred
Aetna	Hartford, Conn.	*	$ 2,857.10	$ 1,108.00	*	*
American Accident	Lincoln, Neb.	$ 119,400.00	1,221.00	528.71	$ 478.71	$ 280.83
Bankers Accident	Des Moines, Ia.	268,540.00	2,273.00	1,042.25	1,051.15	*
Casualty Co. of America	New York, N. Y.	20,000.00	208.54	478.77	478.77	120.62
Continental Casualty	Hammond, Ind.	*	12,270.75	6,756.41	*	3,534.81
Federal Casualty	Detroit, Mich.	*	1,381.90	541.75	*	239.56
Great Western Accident	Des Moines, Ia.	80,112.00	1,291.92	438.40	458.51	115.81
Great Eastern Cas. & Indemnity	New York, N. Y.	*	2,012.10	418.62	*	449.68
Globe Fraternal Accident	Minneapolis, Minn.	4,600.00	1,593.50	857.65	857.65	413.12
Metropolitan Casualty	New York, N. Y.	*	2,751.93	1,139.28	*	1,003.49
North American Accident	Chicago, Ill.	*	11,054.60	2,985.30	*	1,722.59
Northern Accident	Aberdeen, S. D.	*	20,737.75	3,943.79		28,357.89
National Casualty	Detroit, Mich.	*	752.50	459.82	*	188.12
Pacific Mutual	Los Angeles, Cal.	*	1,584.97	568.14	*	332.84
Standard Accident	Detroit, Mich.	*	4,905.50	639.37	*	1,761.92
Travelers	Hartford, Conn.	*	9,298.96	2,146.77	*	3,712.72
U. S. Health & Accident	Saginaw, Mich.	*	576.85	141.43	*	131.54
Union Health & Accident	Denver, Colo.	*	2,025.80	459.75	*	417.22
Woodmen's Casualty	Indianapolis, Ind.	*	1,307.27	194.39	*	225.88
Western Union Accident	Pierre, S. D.	663,000.00	4,713.33	598.95	*	1,785.54
	Totals	$1,155,652.00	$84,819.27	$25,448.55	$3,324.79	$44,794.18

*Not reported.

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TABLE VI—FOREIGN ASSESSMENT AND FRATERNAL LIFE COMPANIES

COMPANY	Location	Income			Disbursements
		Membership Fees, Annual Dues, Assessments, Medical Examiners' Fees	From Other Sources	Total Income	Losses and Claims
Brotherhood of American Yeomen	Des Moines, Iowa	$1,246,587.68	$ 56,201.17	$1,302,788.85	$ 849,014.98
Bankers' Life Association	Des Moines, Iowa	4,539,786.62	544,669.10	5,084,455.72	2,388,944.19
Court of Honor	Springfield, Ill.	1,030,386.34	51,152.22	1,081,538.56	689,143.67
Catholic Order of Foresters	Chicago, Ill.	1,517,141.94	87,859.18	1,605,001.12	1,148,991.68
Equitable Fraternal Union	Neenah, Wis.	330,775.21	32,421.99	363,197.20	111,092.69
Fraternal Bankers' Reserve Society	Cedar Rapids, Iowa	60,169.35	1,135.00	61,304.35	33,473.84
Guarantee Fund	Omaha, Neb.	114,218.96	8,795.36	123,014.32	12,000.00
Homesteaders	Des Moines, Iowa	114,852.94	11,254.96	126,107.90	49,309.22
Independent Order of Foresters	Toronto, Ont.	4,067,613.26	551,257.16	4,618,870.32	2,342,643.91
Knights of Pythias	Chicago, Ill.	2,550,897.57	99,545.46	2,650,443.03	1,771,903.79
Knights of Columbus	New Haven, Conn.	926,762.98	108,479.74	1,035,242.72	454,280.03
Knights of the Maccabees	Detroit, Mich.	4,615,908.38	325,968.23	4,941,876.71	3,296,006.87
Loyal Protective Association	Boston, Mass.	461,659.75	3,682.78	465,342.53	263,279.29
Ladies of the Maccabees	Port Huron, Mich.	1,546,237.78	141,682.06	1,687,919.84	776,723.67
Modern Woodmen of America	Rock Island, Ill.	9,509,788.05	252,839.84	9,762,627.89	8,828,793.05
Mystic Toilers	Des Moines, Iowa	60,166.20	3,173.92	63,340.12	18,640.64
Modern Brotherhood of America	Mason City, Iowa	1,082,575.93	53,462.33	1,136,038.26	770,399.59
Surety Fund	Minneapolis, Minn.	110,417.14	3,069.48	113,486.62	59,700.00
Sons of Norway	Minneapolis, Minn.	19,989.55	1,594.33	21,583.88	7,100.01
United Commercial Travelers	Columbus, Ohio	515,618.00	27,560.11	543,178.11	97,012.50
Woodmen of the World	Omaha, Neb.	6,342,919.36	312,470.88	6,655,390.24	3,709,322.90
Women's Catholic Order of Foresters	Chicago, Ill.	765,673.95	80,695.42	845,369.37	641,222.77
Woodmen Circle	Omaha, Neb.	594,294.99	43,552.99	637,847.98	255,495.89
Royal Neighbors of America	Rock Island, Ill.	1,145,087.17	31,174.06	1,176,261.23	817,884.14
Fraternal Reserve Association	Oshkosh, Wis.	83,777.03	2,711.04	86,488.07	31,706.20

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TABLE VI—FOREIGN ASSESSMENT AND FRATERNAL LIFE COMPANIES—Continued

COMPANY	Location	Disbursements		Assets	
		Returned to Rejected Applicants	Other Items	Net or Invested Assets	Non-Invested Assets
Brotherhood of American Yeomen	Des Moines, Iowa		$ 273,729.82	$ 1,087,608.11	*$ 1,224,280.43
Bankers' Life Association	Des Moines, Iowa	$ 11,880.62	952,101.12	13,037,553.92	*11,888,747.91
Court of Honor	Springfield, Ill.	1,530.50	198,289.86	1,206,801.00	61,693.62
Catholic Order of Foresters	Chicago, Ill.		105,938.42	1,964,508.71	71,335.00
Equitable Fraternal Union	Neenah, Wis.	217.16	61,812.12	825,818.60	41,966.95
Fraternal Bankers' Reserve Society	Cedar Rapids, Iowa	143.04	25,101.87	29,131.18	7,245.03
Guarantee Fund	Omaha, Neb.	265.00	51,018.31	179,973.06	7,575.33
Homesteaders	Des Moines, Iowa		74,605.39	22,600.50	22,600.50
Independent Order of Foresters	Toronto, Ont.	18,751.47	866,989.86	12,987,419.60	*12,986,210.71
Knights of Pythias	Chicago, Ill.	874.09	464,126.94	2,494,053.28	48,704.39
Knights of Columbus	New Haven, Conn.		169,188.69	2,591,875.12	27,065.28
Knights of the Maccabees	Detroit, Mich.	2,091.52	541,609.16	8,031,761.17	144,419.90
Loyal Protective Association	Boston, Mass.	731.07	173,598.22	140,465.50	1,796.88
Ladies of the Maccabees	Port Huron, Mich.	1,826.90	265,741.41	3,514,968.15	52,497.41
Modern Woodmen of America	Rock Island, Ill.	4,866.98	1,223,956.20	4,256,977.00	37,280.63
Mystic Toilers	Des Moines, Iowa		18,063.97	93,805.48	96,096.08
Modern Brotherhood of America	Mason City, Iowa		228,550.49	693,118.43	18,606.97
Surety Fund	Minneapolis, Minn.	524.95	51,839.16	63,020.95	3,110.74
Sons of Norway	Minneapolis, Minn.		5,909.77	25,436.58	
United Commercial Travelers	Columbus, Ohio	202,917.12	147,922.56	392,809.81	1,773.64
Woodmen of the World	Omaha, Neb.	24,078.63	1,185,525.02	7,605,855.19	106,877.76
Women's Catholic Order of Foresters	Chicago, Ill.		115,457.65	478,441.78	4,069.54
Woodmen Circle	Omaha, Neb.	63.57	117,256.41	937,476.09	7,635.96
Royal Neighbors of America	Rock Island, Ill.	705.18	238,727.32	349,896.42	112,164.21
Fraternal Reserve Association	Oshkosh, Wis.		37,002.28	63,763.44	1,196.39

* Admitted assets.

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TABLE VI—FOREIGN ASSESSMENT AND FRATERNAL LIFE COMPANIES—Continued

COMPANY	Location	Assets	Liabilities		
		Contingent Mortuary Assets	Losses Adjusted Due and Unpaid	Total Liabilities	Contingent Mortuary Liabilities
Brotherhood of American Yeomen	Des Moines, Iowa		$154,458.34	$ 154,458.34	
Bankers' Life Association	Des Moines, Iowa			11,888,747.91	
Court of Honor	Springfield, Ill.	$ 87,775.63		21,597.30	$ 63,883.33
Catholic Order of Foresters	Chicago, Ill.				164,108.32
Equitable Fraternal Union	Neenah, Wis.		19.20	21,276.12	
Fraternal Bankers' Reserve Society	Cedar Rapids, Iowa			8,600.00	4,824.61
Guarantee Fund	Omaha, Neb.	2,000.00			2,000.00
Homesteaders	Des Moines, Iowa	11,490.35	*74.50	9,349.76	11,490.35
Independent Order of Foresters	Toronto, Ont.		31,738.13	780,373.61	146,913.29
Knights of Pythias	Chicago, Ill.	1,846,989.13		712,309.62	177,500.00
Knights of Columbus	New Haven, Conn.		63,250.00	83,250.00	
Knights of the Maccabees	Detroit, Mich.	8,497,053.80		28,127.27	8,060,835.68
Loyal Protective Association	Boston, Mass.			13,043.97	
Ladies of the Maccabees	Port Huron, Mich.	106,000.00		28,665.10	122,697.76
Modern Woodmen of America	Rock Island, Ill.	1,098,000.00	152,620.65	202,364.15	999,343.75
Mystic Toilers	Des Moines, Iowa				
Modern Brotherhood of America	Mason City, Iowa	100,200.00		3,057.50	114,575.00
Surety Fund	Minneapolis, Minn.				3,000.00
Sons of Norway	Minneapolis, Minn.				
United Commercial Travelers	Columbus, Ohio	254,626.00		78,885.71	156,220.71
Woodmen of the World	Omaha, Neb.	550,000.00	3,508.26	336,625.81	357,719.00
Women's Catholic Order of Foresters	Chicago, Ill.				92,450.08
Woodmen Circle	Omaha, Neb.	56,500.00	533.33	533.33	48,999.95
Royal Neighbors of America	Rock Island, Ill.				163,250.00
Fraternal Reserve Association	Oshkosh, Wis.	6,494.58		848.31	3,675.00

* Unadjusted losses.

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TABLE VI—FOREIGN ASSESSMENT AND FRATERNAL LIFE COMPANIES—Continued

COMPANY	Location	Insurance in Force Dec. 31, 1907	Certificates Issued 1908	Certificates in Force 1908
Brotherhood of American Yeomen	Des Moines, Iowa	$ 115,263,500.00	$ 36,370,000.00	*$ 151,855,000.00
Bankers' Life Association	Des Moines, Iowa	330,238,000.00	58,792,000.00	†389,902,000.00
Court of Honor	Springfield, Ill.	77,907,125.00	10,870,250.00	88,777,375.00
Catholic Order of Foresters	Chicago, Ill.	133,500,500.00	12,978,750.00	*146,557,250.00
Equitable Fraternal Union	Neenah, Wis.	27,581,500.00	5,325,000.00	32,906,500.00
Fraternal Bankers' Reserve Society	Cedar Rapids, Iowa	6,031,200.00	2,307,000.00	8,338,200.00
Guarantee Fund	Omaha, Neb.	6,144,000.00	3,956,000.00	10,100,000.00
Homesteaders	Des Moines, Iowa	8,122,000.00	9,252,000.00	17,374,000.00
Independent Order of Foresters	Toronto, Ont.	264,960,142.00	15,143,677.00	280,103,819.00
Knights of Pythias	Chicago, Ill.	124,911,500.00	16,318,500.00	141,230,000.00
Knights of Columbus	New Haven, Conn.	65,095,000.00	9,017,000.00	74,112,000.00
Knights of the Maccabees	Detroit, Mich.	350,327,918.00	22,435,365.77	372,763,283.77
Loyal Protective Association	Boston, Mass.	12,781,700.00	2,952,300.00	15,734,000.00
Ladies of the Maccabees	Port Huron, Mich.	98,838,019.39	6,261,500.00	105,099,519.39
Modern Woodmen of America	Rock Island, Ill.	1,430,688,000.00	181,902,500.00	1,612,590,500.00
Mystic Toilers	Des Moines, Iowa	3,498,500.00	871,500.00	4,370,000.00
Modern Brotherhood of America	Mason City, Iowa	121,282,000.00	31,133,500.00	152,415,500.00
Surety Fund	Minneapolis, Minn.	541,000.00	49,000.00	590,000.00
Sons of Norway	Minneapolis, Minn.	1,306,400.00	432,400.00	1,738,800.00
United Commercial Travelers	Columbus, Ohio	227,000,000.00	42,600,000.00	269,600,000.00
Woodmen of the World	Omaha, Neb.	539,197,400.00	119,242,600.00	658,440,000.00
Women's Catholic Order of Foresters	Chicago, Ill.	57,552,000.00	4,555,000.00	62,107,000.00
Woodmen Circle	Omaha, Neb.	43,456,600.00	16,581,800.00	60,038,400.00
Royal Neighbors of America	Rock Island, Ill.	146,881,500.00	24,274,000.00	*171,682,750.00
Fraternal Reserve Association	Oshkosh, Wis.	7,085,000.00	2,117,000.00	9,202,000.00

* Including certificates increased.
† Including certificates restored.

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FOREIGN ASSESSMENT AND FRATERNAL LIFE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	Certificates in Force Dec. 31, 1907		Certificates Issued During 1908		Certificates in Force Dec. 31, 1908		Total Receipts 1908	Losses Paid 1908	Expenses Incurred 1908
		No.	Amount	No.	Amount	No.	Amount			
Brotherhood of American Yeomen	Des Moines, Ia..	3,683	$ 5,760,500.00	1,008	$ 1,405,500.00	4,225	$ 6,513,500.00	$ 42,382.07	$ 45,000.00	$ 5,588.65
Bankers Life Assn.	Des Moines, Ia..	1,668	3,336,000.00	613	1,226,000.00	2,146	4,292,000.00	38,230.49	28,000.00	808.56
Court of Honor	Springfield, Ill..	180	219,500.00	1	1,000.00	162	201,000.00	2,767.48	2,000.00	117.75
Catholic Order of Foresters	Chicago, Ill.	617	643,000.00	73	76,000.00	658	687,000.00	458.90	1,500.00	950.00
Equitable Frat. Union	Neenah, Wis.	*	*	67	80,000.00	63	75,500.00	177.27	*	642.49
Fraternal Reserve Assn.	Oshkosh, Wis.	*	*	137	148,000.00	70	76,000.00	427.35	*	1,537.52
Fraternal Bankers Reserve Society	Cedar Rapids, Ia	*	*	23	31,800.00	21	28,800.00	147.35	*	115.00
German American Life	Omaha, Neb.	119	27,800.00	74	25,800.00	130	35,600.00	420.16		127.00
Guarantee Fund	Omaha, Neb.	193	386,000.00	130	260,000.00	263	526,000.00	3,058.21		111.35
Homesteaders	Des Moines, Ia..			271	446,500.00	125	219,000.00	1,453.85	*	1,921.10
Independent Order of Foresters	Toronto, Ont.	71	80,282.00	39	35,250.00	*	109,282.00	861.02	*	306.10
Knights of Pythias	Chicago, Ill.	82	126,500.00	9	9,500.00	75	118,000.00	2,309.82	2,000.00	312.00
Knights of Columbus	New Haven, Conn.	199	208,000.00	34	41,000.00	220	235,000.00	3,628.81	4,000.00	441.25
Knights of the Maccabees	Detroit, Mich.	1,844	2,080,900.00	81	86,000.00	1,614	1,872,900.00	26,969.41	16,750.00	16,980.54
Royal Protective Assn.	Boston, Mass.	128	40,900.00	50	20,000.00	141	47,900.00	1,536.00	710.50	136.48
Ladies of the Maccabees	Pt. Huron, Mich.	973	832,250.00	95	87,250.00	927	833,000.00	2,838.19	6,000.00	1,232.60
Modern Woodmen of America	Rock Island, Ill.	14,509	25,948,500.00	2,381	3,708,500.00	16,413	28,962,000.00	176,134.55	150,309.75	8,524.29
Mystic Toilers	Des Moines, Ia..	31	32,000.00	*		27	28,000.00	469.25	25.00	128.95
Mod. Brotherhood of Am.	Mason City, Ia..	4,838	6,823,000.00	1,009	1,411,000.00	5,431	7,647,000.00	60,795.23	67,950.00	9,656.16
Royal Neighbors of Am.	Rock Island, Ill.	2,601	2,919,000.00	357	377,000.00	2,887	3,235,250.00	23,045.42	23,800.00	202.65
Surety Fund	Min'eap'lis, Minn	285	541,000.00	25	49,000.00	265	493,000.00	6,074.71	4,000.00	131.39
Sons of Norway	Min'apolis, Minn									
United Com. Travelers	Columbus, O.	558	2,790,000.00	35	175,000.00	541	2,705,000.00	6,206.40	2,558.85	1,205.40
Woodmen of the World	Omaha, Neb.	293	388,300.00	360	497,500.00	501	699,100.00	5,975.98	7,400.00	2,744.59
Women's Catholic Order of Foresters	Chicago, Ill.	313	353,500.00	63	71,500.00	343	390,000.00	5,323.17	2,000.00	2,000.00
Woodmen Circle	Omaha, Neb.	24	27,400.00	41	45,100.00	62	72,200.00	525.49		
	Totals.	33,209	$53,536,932.00	6,976	$10,314,200.00	37,310	$60,102,032.00	$412,216.58	$364,004.10	$ 61,244.99

*Not reported.
†Admitted 1909.

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TABLE VII—SOUTH DAKOTA ASSESSMENT AND FRATERNAL LIFE COMPANIES

COMPANY	Location	Net or Invested Assets Dec. 31, 1907	1908 Income	1908 Disbursements	Net or Invested Assets
A. O. U. W. of South Dakota	Aberdeen, S. D.	$ 1,541.68	$249,641.29	$249,510.19	$ 1,672.78
Bankers' Club	Pierre, S. D.		9,764.10	9,725.80	38.69
Degree of Honor, A. O. U. W.	Verdon, S. D.	14,648.73	37,196.75	31,446.66	20,398.82
Order of Home Guardians	Mitchell, S. D.	28,435.64	36,490.14	35,005.54	29.920.24
Security Life and Savings	Pierre, S. D.		3,236.46	1,887.67	1,375.44

TABLE VII—SOUTH DAKOTA ASSESSMENT AND FRATERNAL LIFE COMPANIES—Continued

COMPANY	Location	Liabilities	Contingent Mortuary Assets	Contingent Mortuary Liabilities	Policies in Force Dec. 31, 1908
A. O. U. W. of South Dakota	Aberdeen, S. D.	$5,166.67	$13,600.00	$46,000.00	$23,058,000.00
Bankers' Club	Pierre, S. D.	34.90	1,020.30		624,500.00
Degree of Honor, A. O. U. W.	Verdon, S. D.			3,000.00	3,672,000.00
Order of Home Guardians	Mitchell, S. D.	914.50	2,472.71	5,096.63	3,703,000.00
Security Life and Savings	Pierre, S. D.	1,116.67			94,500.00

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SOUTH DAKOTA ASSESSMENT AND FRATERNAL LIFE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	Certificates in Force Dec. 31, 1907		Certificates Issued During 1908		Certificates in Force Dec. 31, 1908		Total Receipts 1908	Losses Paid 1908	Expenses Incurred 1908
		No.	Amount	No.	Amount	No.	Amount			
A. O. U. W. of South Dakota.	Aberdeen, S. D..	12,832	$24,447,000.00	442	$ 658,000.00	12,090	$23,058,000.00	$249,641.29	$233,333.33	$ 14,252.06
Bankers' Club.....	Pierre, S. D.....			1,019	724,500.00	812	624,500.00	9,799.39	407.93	9,760.70
Degree of Honor, A. O. U. W.	Verdon, S. D....	3,464	3,464,000.00	368	368,000.00	3,672	3,672,000.00	37,196.75	27,000.00	31,446.66
Order of Home Guardians..	Mitchell, S. D...	2,513	2,837,500.00	1,157	1,448,000.00	2,964	3,377,006.00	31,880.04	15,781.68	17,195.86
Security Life and Savings.	Pierre, S. D.....			71	100,500.00	66	94,500.00	2,236.46		1,887.67
	Totals.....	18,809	$30,748,500.00	3,057	$ 3,299,000.00	19,604	$30,826,000.00	$330,753.93	$276,522.94	$ 74,542.95

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TABLE VIII—FOREIGN MISCELLANEOUS COMPANIES

COMPANY	Location	Paid Up Capital	Income			Disbursement
			Premiums	Other Income	Total Income	Losses
American Surety	New York, N. Y.	$2,500,000.00	$2,101,051.28	$585,973.51	$2,687,024.79	$454,125.15
Des Moines Mutual Hail and Cyclone	Des Moines, Iowa		146,031.95		146,031.95	72,179.38
Empire State Surety	New York, N. Y.	500,000.00	814,280.98	49,755.41	864,036.39	230,653.47
German Mutual	Le Mars, Iowa			26,291.80	26,291.80	18,943.32
Hartford Steam Boiler Insp. and Ins.	Hartford, Conn.	1,000,000.00	1,157,586.56	191,592.53	1,349,179.09	90,935.35
Lloyd's Plate Glass	New York, N. Y.	250,000.00	503,119.75	39,015.94	542,135.69	184,326.69
National Surety	New York, N. Y.	500,000.00	1,799,999.78	94,693.51	1,894,693.29	468,591.79
State Farmers' Mutual Hail	Waseca, Minn.		81,538.41	1,807.14	83,345.55	55,865.39
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.		91,419.61	42.38	91,461.99	55,431.59
U. S. Fidelity and Guaranty	Baltimore, Md.	1,700,000.00	2,692,412.80	168,952.67	2,861,365.47	857,302.11
United Surety	Baltimore, Md.	500,000.00	513,960.41	27,650.37	541,610.78	116,270.11

* Premiums.

TABLE VIII—FOREIGN MISCELLANEOUS COMPANIES—Continued

COMPANY	Location	Disbursements				Admitted Assets
		Dividends	Commissions to Agents	Other Expenses	Total Expenditures	
American Surety	New York, N. Y.	$250,000.00	$172,872.14	$1,474,034.71	$2,351,032.00	$7,087,346.48
Des Moines Mutual Hail and Cyclone	Des Moines, Iowa		36,610.71	37,758.06	146,548.15	53,297.89
Empire State Surety	New York, N. Y.		212,135.39	359,481.72	802,270.58	1,318,014.46
German Mutual	Le Mars, Iowa		1,194.69	5,297.49	25,435.50	6,327.53
Hartford Steam Boiler Insp. and Ins.	Hartford, Conn.	100,000.00	280,824.56	754,756.32	1,226,516.23	4,424,426.41
Lloyd's Plate Glass	New York, N. Y.	50,000.00	175,226.22	108,193.20	517,746.11	885,357.20
National Surety	New York, N. Y.	40,000.00	362,268.78	577,696.38	1,448,556.95	2,942,554.00
State Farmers' Mutual Hail	Waseca, Minn.		7,269.67	16,464.75	79,599.81	204,334.70
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.		3,302.61	33,214.92	91,949.12	315,781.41
U. S. Fidelity and Guaranty	Baltimore, Md.	119,000.00	532,040.91	1,030,275.43	2,538,618.45	4,309,660.20
United Surety	Baltimore, Md.	15,000.00	159,434.03	171,681.08	462,385.22	851,901.21

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TABLE VIII—FOREIGN MISCELLANEOUS COMPANIES—Continued

COMPANY	Location	Liabilities				Risks in Force Dec. 31, 1908
		Unpaid Claims and Losses	Total Unearned Premiums	Total Liabilities Except Capital	Surplus Over all Liabilities	
American Surety	New York, N. Y.	$587,514.00	$1,183,613.84	$1,875,073.66	$2,712,272.82	*$2,320,294.58
Des Moines Mutual Hail and Cyclone	Des Moines, Iowa					3,965,060.30
Empire State Surety	New York, N. Y.	172,295.05	417,394.65	677,899.12	140,115.34	* 835,178.92
German Mutual	Le Mars, Iowa				6,327.53	* 621,453.50
Hartford Steam Boiler Insp. and Ins.	Hartford, Conn.	28,382.11	1,885,729.16	2,006,391.98	1,418,034.43	*3,697,499.94
Lloyd's Plate Glass	New York, N. Y.	18,735.24	282,369.15	344,235.91	291,121.29	561,374.55
National Surety	New York, N. Y.	425,147.33	960,846.70	1,474,382.54	968,171.46	*1,897,179.54
State Farmers' Mutual Hail	Waseca, Minn.	300.00		300.00		1,610,738.16
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.	100.00		2,700.00		*5,980,427.00
U. S. Fidelity and Guaranty	Baltimore, Md.	704,057.29	1,482,695.84	2,343,672.22	265,987.98	*2,927,251.33
United Surety	Baltimore, Md.	39,449.18	240,868.92	13,254.90	56,328.21	* 474,631.73

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FOREIGN MISCELLANEOUS INSURANCE COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	Risks Written 1908	Premiums Received 1908	Losses Paid	Losses Incurred	Expenses Incurred
American Surety	New York, N. Y.	*	$ 4,377.62	*	*	$ 1,012.99
Des Moines Mut'l Hail and Cyclone	Des Moines, Ia.	*	34,030.46	$ 15,169.42	$ 15,169.42	17,955.00
Empire State Surety	New York, N. Y.	*	74.00	*	*	*
German Mutual	Le Mars, Ia.	*	4,168.75	2,210.40	*	1,404.88
Hartford Steam Boiler Insp. & Ins.	Hartford, Conn.	*	1,698.50		*	849.25
Lloyd's Plate Glass	New York, N. Y.	*	3,539.06	1,207.19	*	1,775.67
National Surety	New York, N. Y.	*	9,992.57	2,463.92	*	187.43
State Farmers Mutual Hail	Waseca, Minn.	*	29,141.97	18,677.41	*	7,250.00
St. Paul Mutual Hail and Cyclone	St. Paul, Minn.	*	14,684.05	9,566.82	*	4,326.00
U. S. Fidelity and Guaranty	Baltimore, Md.	3,437,240.53	13,112.43	787.05	911.84	3,938.97
†United Surety	Baltimore, Md.					
	Totals	$ 3,437,240.53	$ 114,819.41	$ 50,082.21	$ 16,081.26	$ 38,700.19

*Not reported.
†Company admitted 1909.

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TABLE IX—SOUTH DAKOTA MISCELLANEOUS COMPANIES

COMPANY	Location	Paid Up Capital	Income			Disbursements
			Premiums	Other Income	Total Income	Losses
Equitable Fidelity and Title Guaranty	Brookings, S. D	$25,125.00	$ 4,188.20	$1,677.23	$ 5,865.43	
Inter-State Surety	Redfield, S. D.	24,069.25	511.87	132.98	644.85	
Northwestern Surety	Mitchell, S. D.	26,700.00	4,806.14	1,022.50	5,828.64	$ 429.13
Western Surety	Sioux Falls, S. D.	60,236.48	20,702.80	2,871.90	23,574.70	3,005.45

* Premiums.

TABLE IX—SOUTH DAKOTA MISCELLANEOUS COMPANIES—Continued

COMPANY	Location	Disbursements				Admitted Assets
		Dividends	Commissions to Agents	Other Expenses	Total Expenditures	
Equitable Fidelity and Title Guaranty	Brookings, S. D.	$1,650.00	$837.64	$3,523.39	$ 6,011.03	$27,960.37
Inter-State Surety	Redfield, S. D.		167.32	424.34	591.66	25,416.31
Northwestern Surety	Mitchell, S. D.		663.66	1,743.95	2,836.74	29,541.41
Western Surety	Sioux Falls, S. D.			8,559.28	11,564.73	74,697.12

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TABLE IX—SOUTH DAKOTA MISCELLANEOUS COMPANIES—Continued

COMPANY	Location	Liabilities			Surplus Over all Liabilities	Risks in Force Dec. 31, 1908
		Unpaid Claims and Losses	Total Unearned Premiums	Total Liability Except Capital		
Equitable Fidelity and Title Guaranty	Brookings, S. D.	$ 800.00		$1,385.98	$ 1,449.39	* $ 5,405.00
Inter-State Surety	Redfield, S. D.				1,347.06	* 1,378.00
Northwestern Surety	Mitchell, S. D.		$2,662.53	2,966.93	1,715.83	* 5,019.56
Western Surety	Sioux Falls, S. D.	2,000.00		2,000.00	15,400.82	* 16,144.80

SOUTH DAKOTA MISCELLANEOUS COMPANIES—SOUTH DAKOTA BUSINESS

COMPANY	Location	Risks in Force Dec. 31, 1907	Risks Written 1908	Premiums Received 1908	Losses Paid 1908	Losses Incurred 1908	Expenses Incurred
Equitable Fidelity & Title Guaranty.	Brookings, S. D.	*	*	5,241.51		800.00	6,011.03
Inter-State Surety	Redfield, S. D.	*	*	1,378.00	*		591.66
Northwestern Surety	Mitchell, S. D.	*	*	5,960.02	429.13		2,407.61
Western Surety	Sioux Falls, S. D.	3,350,847.07	2,864,857.17	16,144.80	3,005.45	2,000.00	8,559.28
	Total	$ 3,350,847.07	$2,864,857.17	$28,724.33	$ 3,434.58	$ 2,800.00	$17,569.58

*Not reported.

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TABLE X—SOUTH DAKOTA MUTUAL COMPANIES—FIRE, LIGHTNING, HAIL AND TORNADO—TOTAL BUSINESS

COMPANY	Location	Net or Invested Assets Dec. 31, 1907	Income 1908	Disbursements 1908	Net or Invested Assets
Commercial	Mitchell, S. D.	$14,522.68	$13,964.49	$12,751.96	$15,735.21
Druggists	Lake Preston, S. D.	22,728.76	20,467.03	20,837.79	22,358.00
Evangelical	Milbank, S. D.	11,665.69	18,462.24	17,481.35	12,735.78
Farmers and Threshers	Huron, S. D.	21,005.77	35,474.21	27,738.23	28,741.75
Farmers	Starr, S. D.	490.70	406.39	197.83	699.26
Globe	Huron, S. D.	26,252.05	66,661.06	57,747.07	35,166.04
La Roche Farmers	Academy, S. D.	295.35	2,578.95	2,408.92	465.38
Merchants	Redfield, S. D.	43,936.27	41,709.97	45,026.57	40,619.67
Mutual Cash Guaranty	Sioux Falls, S. D.	5,122.83	18,726.45	18,959.74	4,889.54
Mutual Insurance Co. of South Dakota	Pierre, S. D.	2,184.17	10,828.77	9,978.05	3,034.89
Monarch Mutual	Watertown, S. D.	303.80	855.39	1,159.19	169.84
North West German	Eureka, S. D.	2,075.69	6,758.57	8,598.09	558.67
Retail Merchants	Sioux Falls, S. D.	12,506.75	20,104.83	22,997.79	9,613.79
Scandinavian	Langford, S. D.	1,851.28	2,705.61	1,892.61	2,664.28
South Dakota	Aberdeen, S. D.	8,015.56	17,460.78	16,379.61	9,096.73
State	Canton, S. D.	33,920.85	22,975.31	23,711.67	33,184.49
Sioux Falls	Sioux Falls, S. D.	64.73	30,897.87	26,103.05	4,859.55
Union	Elk Point, S. D.	399.50	1,309.18	576.79	1,131.89

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TABLE X—SOUTH DAKOTA MUTUAL COMPANIES—FIRE, LIGHTNING, HAIL AND TORNADO—TOTAL BUSINESS—Continued

COMPANY	Location	Non-invested Assets	Liabilities	Policies in Force Dec. 31, 1908
Commercial	Mitchell, S. D.	$ 1,572.52	$ 103.22	$1,001,200.00
Druggists	Lake Preston, S. D.	854.83		939,305.00
Evangelical	Milbank, S. D.			5,925,010.00
Farmers and Threshers	Huron, S. D.	976.66	4,427.68	335,056.00
Farmers	Starr, S. D.			533,740.00
Globe	Huron, S. D.	9,551.82	34,011.01	3,458,987.00
La Roche Farmers	Academy, S. D.			868,047.00
Merchants	Redfield, S. D.		19,614.84	2,071,879.00
Mutual Cash Guaranty	Sioux Falls, S. D.	1,150.00	3,026.29	1,105,250.00
Mutual Insurance Co. of South Dakota	Pierre, S. D.		1,521.50	1,322,957.00
Monarch Mutual	Watertown, S. D.	218.56	1,366.78	245,585.00
North West German	Eureka, S. D.	1,000.00		2,298,970.00
Retail Merchants	Sioux Falls, S. D.	412.14	7,041.55	1,124,145.00
Scandinavian	Langford, S. D.			925,274.00
South Dakota	Aberdeen, S. D.		38.25	724,900.00
State	Canton, S. D.		6,979.33	1,117,460.00
Sioux Falls	Sioux Falls, S. D.	12,654.58	4,403.34	382,559.50
Union	Elk Point, S. D.	130.44	523.67	259,380.00

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SOUTH DAKOTA MUTUAL COMPANIES
FIRE, LIGHTNING, HAIL AND TORNADO—SOUTH DAKOTA BUSINESS

COMPANY	Location	Risks Written 1908	Premiums Received	Losses Incurred	Losses Paid	Insurance in Force Dec. 31, 1908
Commercial	Mitchell, S. D.	$ 994,495.00	$ 13,054.19	$ 6,208.28	$ 6,208.28	$ 1,001,200.00
Druggists	Lake Preston, S. D.	975,590.00	19,522.52	9,798.55	9,798.55	939,305.00
Evangelical	Milbank, S. D.	502,275.00	‡ 11,710.24	11,761.69	11,761.69	3,995,660.00
Farmers & Threshers	Huron, S. D.	595,975.00	35,383.89	14,165.48	14,527.23	335,056.00
Farmers	Starr, S. D.	129,580.00	† 383.09	25.00	25.00	533,740.00
Globe	Huron, S. D.	2,416,493.50	40,464.78	17,268.57	15,768.57	1,941,250.00
La Roche Farmers	Academy, S. D.	247,802.00	† 2,478.95	1,671.67	1,671.67	868,047.00
Merchants	Redfield, S. D.	1,482,967.00	28,489.63	22,429.12	22,429.12	1,704,995.00
Mutual Cash Guaranty	Sioux Falls, S. D.	1,010,635.00	16,009.12	7,074.94	6,415.66	1,105,250.00
Mutual Ins. Co. of S. Dak.	Pierre, S. D.	1,058,967.00	10,775.97	4,525.10	3,669.10	1,322,957.00
Monarch Mutual	Watertown, S. D.	78,825.00	855.39	145.00	145.00	245,585.00
North-West German	Eureka, S. D.	226,566.00	† 6,634.32	2,648.50		1,479,514.00
Retail Merchants	Sioux Falls, S. D.	1,196,610.00	19,462.63	9,867.55	9,867.55	1,124,145.00
Scandinavian	Langford, S. D.	352,665.00	§ 2,705.61	1,198.15	1,198.15	925,274.00
South Dakota	Aberdeen, S. D.	769,585.00	17,425.24	5,520.38	5,515.38	724,900.00
State	Canton, S. D.	1,288,385.00	21,559.56	10,304.10	10,304.10	1,117,460.00
Sioux Falls	Sioux Falls, S. D.	803,415.83	30,671.70	15,653.68	14,549.88	382,559.50
Union	Elk Point, S. D.	184,125.00	1,309.18			259,380.00
	Totals	$14,314,956.33	$278,896.61	$140,265.76	$133,864.93	$20,006,277.50

*Annual dues.
†Membership fees and assessments.
§Including assessments.
‡Assessments.

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PART II.

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REPORT OF FIRE MARSHAL

For Fiscal Year Ending June 30,

1909

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FIRE MARSHAL DEPARTMENT

Hon. O. S. Basford,
Commissioner of Insurance,
Pierre, S. D.

Honorable Sir: I have the honor to submit my report, as Deputy Fire Marshal, for the year ending June 30, 1909. This has been the second year of the operation of the Fire Marshal law, and we have been able to profit by some of the oversights and mistakes of the first year, thereby obtaining some results in the prosecution of persons charged with arson. No conviction was ever obtained in this state prior to the passing of the Fire Marshal law, neither did we secure any convictions during the first year, after the law went into effect July 1, 1908.

Our aim has been to make the law effective as a preventative of these crimes and conservator of life and property, by checking the ever increasing fire waste in our state. By means of bulletins, which the newspapers have kindly published, we have been able to keep before the public the fact that the most common fire dangers were preventable and that a little caution, used at all times, was worth considerable more than the cost of the effort. These bulletins have been sent to every newspaper in the state, and from the way they have been received and published, we are confident that they have had considerable effect in checking the increase in fire waste.

In so small a percentage of the cases, where there is suspicion of incendiarism, is there sufficient evidence to bring a charge of arson, that the Fire Marshal's office resolves itself largely into a bureau of prevention as well as prosecution, and seeks to thus reduce the fire waste.

BULLETINS

By keeping in touch with the insuring public by the use of these bulletins and other methods, we are able to keep before the prospective incendiary the fact that a Fire Marshal law exists and that, within a short time after a fire occurs a state official will be on the ground, whose duty it is to investigate all the circumstances connected with the fire and, if sufficient evidence is found to warrant, it will be turned over to the state's attorney and criminal proceedings commenced. This tends to cause the man, who contemplates setting his place on fire to defraud the insurance companies or for any cause, to stop and consider the chances of measuring wit with an organization which has trailed several like criminals to justice and landed them in the penitentiary, before he applies the match.

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IMPORTANT CASES INVESTIGATED

The first case investigated where there was evidence sufficient t warrant an arrest, was that of Miss Bessie Sinkular of Herrick, S. D who operated a millinery store at that place, and a fire, which starte in her store, destroyed the store, together with six other buildings, Th evidence, which was purely circumstantial, as is nearly always the cas pointed directly to her as having set the fire to collect the $1,000 insu ance which she carried. She was arrested at her mother's home nea Dallas, S. D., July 29, 1908, and at the preliminary hearing conducted a Bonesteel, August 1st, was held to the circuit court in the sum of $1,00 a bond for which was furnished and she was allowed to return to he home, where, a month later, she committed suicide by shooting herse through the heart. Whether she was guilty or innocent will never b known, as she has taken her secret with her. To quote from an eminer legal mind, "Suicide is confession."

The next case of importance was that of John Small and Ben F. Ba rickman of Faulkton, who were arrested at Faulkton, S. D., Decembe 15, 1908, charged with an attempt to burn the Waller & McGraw saloo The evidence showed that on the night of December 8, 1908, Small, Ba rickman and several others were playing cards until 4 a. m., when the left the building and started for home. Small and Barrickman went i the saloon, where Barrickman was a bartender, and after drinking co siderably, they planned to burn the opposition saloon. Small, after severe grilling, made a confession of the whole affair and stated tha Barrickman set the fire by boring holes with an auger through th sheeting and siding and pouring kerosene down through the studdin Small waived examination and was held to the circuit court under $5(bonds. Barrickman was given a preliminary hearing and was held to th circuit court under $1,000. Neither were able to furnish the bond an they were confined in jail, Small at Aberdeen and Barrickman in th Faulk county jail, until the December term of court, where Small pleade guilty and was sentenced to six months in the penitentiary at Siou Falls. Barrickman pleaded not guilty, and, although the testimony Small was corroborated by sixteen good reputable witnesses, Barrickma was found not guilty.

Archie Hemstock, Marvin Stanley, Joe Anderson and George Dun all of Canton, S. D., pleaded guilty to arson at Canton, December 1 1908, and were all sentenced to the penitentiary for four years, excep Archie Hemstock, who got five years. For these convictions credit due to the vigilance and ability of the local authorities.

Frank V. Mandolins, under the name of Frank Vetri, secured a $6(policy from the Queen City Fire Insurance Company in 1906, $300 which was on a violin, guitar, mandolin and cornet, and other $300 c bar fixtures and stock of liquors in a small saloon he was running Englewood, S. D. Englewood is a small mining camp near Deadwoo and after he had the insurance, he locked up the building and went Portland, another mining camp, and while there professed to have ha

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a dream during the night in which he dreamed that he was on a burning building and had to jump for his life. Claiming to be naturally superstitious, he inquired and learned, from a Burlington railroad man, whom he knew came through Englewood, that fire had actually destroyed his saloon in Englewood. He collected his $600 insurance and, in his proof of loss, stated that the violin destroyed was an ancient heirloom, 300 years old and worth $1,000, and that the total value of the four instruments destroyed was $1,440. In October, 1908, this same Frank Vetri, who by this time had added Mandolins to his name, rented an old building in Deadwood for a saloon and put in an application to the county commissioners for a license. While that was pending, he bought an old second-hand bar outfit for $100, put it in the prospective saloon and, on the very day that his application was rejected, he secured from the Orient Insurance Company a $700 policy, $400 of which was on this bar outfit, $100 on a mandolin, $100 on a guitar and violin, and $100 on clothing and a trunk. He paid for the policy when he secured it and took the policy with him. Three nights afterward, fire was discovered in the building where the bar outfit, musical instruments and trunk were piled up in a corner, and evidences were plain of their having been saturated with kerosene and set on fire. The fire boys were too quick for him and put the fire out before much damage was done and before the evidence of its having been set was obliterated. He was arrested and held to the circuit court in $1,500 bonds, and at the following term of the court was convicted and sentenced to the penitentiary at Sioux Falls for four years and six months at hard labor. The violin which he lost in the former fire and which he stated in his proof of loss was 300 years old and worth $1,000, we found he had bought for $10. The guitar he lost in the last fire, and which he swore he had purchased in Chicago for $50, we proved to the satisfaction of the jury by a dealer in second-hand goods, he had secured on the very day before the fire in exchange for an old gasoline stove for which he had originally paid $3.

In this case the state's attorney was disqualified, from having been interested in the defense at the preliminary hearing, and the court appointed Robert P. Stewart of Deadwood, who was state's attorney at the time of the preliminary hearing, as special prosecutor, and the Fire Marshal department and the county paid the special prosecutor jointly, and he rendered excellent service.

Fred Gringle and his wife, Mary, were both arrested on the charge of burning their own property at Akaska, S. D., August 23, 1908, which fire destroyed six business buildings. Mrs. Gringle, after making a partial confession, stating that her husband had set the fire to collect the insurance, was released, and Gringle was given a preliminary hearing and held to the circuit court under $500 bond, which was furnished. Mrs. Gringle afterward said that she made the confession to get released from jail, and, as no further evidence could be obtained against Gringle, the case was not tried and Gringle's bondsmen were released.

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PRAIRIE FIRES

Only a few of the most flagrant cases of criminal carelessness in starting prairie fires have been prosecuted and notwithstanding a bulletin was published early last spring warning farmers against starting fires and citing the consequences, quite a number of prairie fires occurred which could have been prevented had the warning been heeded.

Wm. F. Bold of Ortley pleaded guilty to setting prairie fire and was fined $25.

Earnest Kronfus of Sisseton pleaded guilty to setting prairie fire and was fined $50.

Andrew Anderson of Wilmot pleaded guilty to setting prairie fire and was fined $50.

Wm. Le Barge of Kimball pleaded guilty to setting prairie fire and was fined $30.

Herman Elfston of Mitchell pleaded guilty to setting prairie fire and was fined $25.

Henry Osterhaus of Mitchell set prairie fire which destroyed neighbors' property, and was fined $150.

EXCESSIVE INSURANCE

I said in my last annual report that excessive insurance was the real cause of a great many fires, as it places before the assured a strong temptation to defraud. In altogether too many instances the agent is interested only in the premium and takes too much for granted, without personal investigation. The insurance companies want only a square deal and the confidence imposed in an agent should not be violated, but a personal inspection of the property to be insured should be made wherever possible, and especially so when the applicant is not well and favorably known to the agent. Insurance companies could do much to aid this department in this regard. I personally investigated a case in Lead, last winter, where a small house, on leased ground, had been sold for $700, and there was at the time a policy of $800 on the property, $600 on building and $200 on contents. This policy was transferred to the purchaser and a few months afterward an agent for a large company wrote a policy of $1,600 on the same property, $800 on the building and $800 on contents. Soon after, the house caught fire and was nearly totally destroyed. It happened while the man was at work in the mine and the woman and children barely had time to get out in their night clothes, and yet on account of the over-insurance there was some grounds for suspicion that there was something wrong, while if there had only been a reasonable amount of insurance on the property there would have been no shadow of suspicion.

We cite another instance known to the department where an agent told the insurer that they could take a $1,000 policy on a new small house which cost, under contract, less than $450. An $800 policy was written.

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PERCENTAGE OF INCENDIARY FIRES

At the State Firemen's Association, recently held at Rapid City, I submitted the proposition to the chiefs and ex-chiefs as to the percentage of fires of incendiary origin, or at least where there were suspicions of incendiarism and it was the consensus of opinion that at least 30 per cent of the fires belong to that class. I stated at that meeting that the chief of each fire department in the state, and especially of the larger towns, should be appointed a special deputy to take charge of the case immediately after such fire occurs and assist the fire marshal in obtaining evidence, and I believe such an arrangement as this would be a great benefit to the department.

APPRECIATIVE AND SUGGESTIVE

I wish to hereby publicly thank the chiefs and members of the different fire departments, where fires have occurred that have been investigated, for I fully realize the great assistance they have been to me. These services have been cheerfully and gratuitously rendered. In nearly all of our larger towns these fire departments are volunteer and nothing of any consequence is paid to these boys, who respond to the calls to save life and property. The chief of the fire department is, usually, not only the best fire fighter in the town, but a good, live, active hustler, and has the advantage of acquaintance with both the people and conditions, and in my opinion an arrangement whereby the chief of the fire department of every town in the state was made a special deputy with powers the same as the Fire Marshal, to be paid the same on a per diem basis, would prove of great benefit to the department in reducing the fire waste and also in trailing and convicting incendiaries.

ORIGIN OF FIRES

John Mair, an old fire insurance adjuster, who adjusted losses for the "old Hartford" after the great Chicago fire, has this to say about the origin of fires:

"Late in the evening of October 8, 1871, a fire broke out in a small barn situated on De Koven street, in the southern part of the west division of the city. It was owned and occupied by the widow O'Leary for the stabling of her cow. The story was told, and comes down to us in the history of the great fire, that the widow, thirsting for a 'sup o' milk,' attempted, with lantern in hand, the second milking of the much maligned cow, at the untimely hour of 9:30 p. m., and the cow 'kicked' at the request to 'stand over,' and broke the lantern, communicating fire to loose straw, from which the widow and her cow escaped unharmed. From investigations I made with a fellow adjuster, it seemed clear to us that the fire originated from a spark of jealousy from a fire burning in the heart of a jilted lover, and the story of the cow was invented to shield the party from suspicion."

A statistical table is hereto attached and made part of this report.

The following comparative table contrasts the fire losses and causes for the past two years:

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COMPARATIVE TABLE
Fiscal Years Ending June 30

Fires reported 1908	446
Fires reported 1909	304
Total losses 1908	$610,499.66
Total losses 1909	428,877.09

I would hardly dare to presume that the operations of the Fire Marshal department had caused this reduction of $181,622.57 in one year in the fire waste, but do most thoroughly believe that it is a valuable deterrent. The significance of the reduction is increased when it is considered that considerably over $1,000,000 more risks were outstanding the last fiscal year than the year before.

Respectfully submitted,

FRANK A. CRAFT,
Chief Fire Marshal.

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FINANCIAL STATEMENT

Receipts for Fiscal Year Ending June 30, 1909

COMPANY	Amount
Aetna Insurance Co.	$ 166.99
Citizens' Insurance Co.	36.22
Continental Insurance Co.	259.91
Connecticut Fire Insurance Co.	149.52
Consolidated Fire and Marine Insurance Co.	114.12
Columbia Fire Insurance Co.	183.10
Commercial Union Insurance Co.	120.30
Commercial Mutual Insurance Co.	61.38
Delaware Insurance Co.	5.66
Druggists' Insurance Co.	32.29
Evangelical Mutual Insurance Co.	58.55
Farmers' and Threshers' Insurance Co.	120.09
Fireman's Fund Insurance Co.	77.42
Fire Association of Philadelphia	90.89
Fidelity Fire Insurance Co.	14.19
Glens Falls Insurance Co.	33.35
Grain Dealers' National Mutual Insurance Co.	47.95
German American Insurance Co.	219.06
Globe Mutual Insurance Co.	166.59
German Alliance Insurance Co.	10.06
Germania Fire Insurance Co.	63.13
Hanover Fire Insurance Co.	65.62
Home Insurance Co.	341.47
Hartford Fire Insurance Co.	330.99
Insurance Co. of North America	129.37
Jefferson Fire Insurance Co.	7.76
London & Lancashire Insurance Co.	40.42
Liverpool & London & Globe Insurance Co.	146.22
LaRoche Farmers' Mutual Insurance Co.	9.21
London Assurance Corporation	3.33
Mutual Insurance Co. of South Dakota	52.72
Millers' National Insurance Co.	37.56
Michigan Millers' Insurance Co.	74.37
Michigan Commercial Insurance Co.	53.00
Merchants' Mutual Insurance Co.	157.37
Mutual Cash Guaranty Co.	73.70
Milwaukee Fire Insurance Co.	9.43
Milwauee Mechanics Insurance Co.	37.10
Northwestern Fire and Marine Insurance Co.	129.28
Nebraska Underwriters	58.16
North British and Mercantile Insurance Co.	53.71
National Union Fire Insurance Co.	42.35
North West German Farmers	19.19
Northern Assurance Co.	68.47
Norwich Union Fire Insurance Co.	61.49
National Fire Insurance Co.	167.07
Niagara Fire Insurance Co.	61.47
Northwestern National Insurance Co.	73.09
Old Colony Insurance Co.	4.57
Orient Insurance Co.	29.02
Ohio Millers' Mutual Insurance Co.	62.31
Phoenix Assurance Co.	33.60
Phoenix Insurance Co.	63.99
Palatine Insurance Co.	55.93
Phenix Insurance Co.	262.97
Providence Washington Insurance Co.	25.85
Pennsylvania Fire Insurance Co.	102.02
Queen City Insurance Co.	249.02
Queen Insurance Co.	102.19
Reliance Fire Insurance Co.	4.44
Royal Insurance Co.	264.21
Retail Merchants' Mutual Insurance Co.	33.70
Rochester German Insurance Co.	7.25
Sun Insurance Office	36.23
Security Fire Insurance Co.	28.59
Springfield Fire and Marine Insurance Co.	179.81
St. Paul Fire and Marine Insurance Co.	618.13
Security Mutual Fire Insurance Co.	37.31
South Dakota Mutual Insurance Co.	28.34
Scandinavian Mutual Insurance Co.	13.58

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FINANCIAL STATEMENT—Continued

COMPANY	Amount
State Mutual Fire Association	35.45
Sioux Falls Mutual	31.45
Union Mutual Insurance Co.	6.45
Williamsburgh City Insurance Co.	53.99
	$ 6,705.09
*Monarch Mutual Insurance Co.	12.08
	$ 6,717.17
On hand June 30, 1908	7,455.82
Total	$14,172.99
Disbursements	5,732.04
On hand June 30, 1909	$ 8,440.95

* Tax on 1907 premiums paid after report for 1908 was printed.

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FINANCIAL STATEMENT

Disbursements for Fiscal Year Ending June 30, 1909

1	Salary	$2,995.00
2	Transportation	440.82
3	Hotel, livery, etc.	569.30
4	Telegraph, telephone, postage and express	280.28
5	Office supplies and printing	136.20
6	Attorney fees and court expenses	170.37
7	Freight and drayage	3.35
8	State Fire Marshal Association of America	5.00
9	Expense of special deputies	329.09
10	Reporting fires and mileage	770.70
11	Miscellaneous	15.83
	Total	$5,732.04

SUMMARY OF CAUSES

Adjoining building	3	Incendiary	18
Ashes	5	Ignition of oil	2
Bonfire	1	Jack-o'lantern	1
Boiler in basement	1	Kerosene stove	2
Burning prairie	2	Kerosene explosion	1
Burning weeds	2	Lamp explosion	3
Burning rubbish	1	Lamp	3
Burning stubble	3	Lantern explosion	1
Burning chimney	1	Lightning	11
Carelessness with matches	1	Leak in gas pipe	2
Caught from chimney	1	Mice and matches	3
Caught from lantern	1	Overheated film	1
Caught from Christmas tree	2	Overheated oven	1
Cigar stub	3	Overheated stove pipe	4
Children with matches	13	Overheated stove	8
Cooking lard	1	Overheated chimney	1
Candle	2	Overheated steam pipe	1
Defective flue	19	Overheated air receiver	1
Defective stove pipe	3	Oil lamp	2
Explosion of tar	1	Prairie fire	5
Explosion in furnace	2	Rags too near stove pipe	1
Engine	5	Sparks from candle	1
Electric iron	1	Sparks from engine	8
Furnace pipe	1	Sparks from chimney	4
Fuse	1	Sparks from furnace	4
Fireworks	1	Sparks from cook stove	1
Gasoline engine	2	Spontaneous combustion	2
Gasoline explosion	5	Stove	2
Gasoline stove	9	Stove pipe	2
Gasoline and kerosene	2	Supposed matches	1
Gasoline	2	Supposed incendiary	9
Gas heater, candy cooker	1	Stove and pipe	1
Gas jet	2	Unknown	90
Gas stove	3	Wood in oven	1
Gunpowder and matches	1		
Heater caught in straw	1	Total	304
Hobo	1		

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FIRE STATISTICS
From Reports Made to Fire Marshal Department

County	No.	Damage to Buildings	Insurance on Buildings	Damage to Contents	Insurance on Contents
Aurora	5	$ 6,625.00	$ 50,000.00	$ 4,130.00	$ 6,460.00
Bon Homme	1	150.00	700.00	100.00	525.00
Beadle	19	3,957.00	20,950.00	2,669.29	24,080.00
Brookings	7	6,465.00	4,900.00	4,970.00	4,700.00
Brown	2	1,750.00	900.00	72[illegible].00	300.00
Clark	1	125.00	1,000.00	[illegible].00	
Clay	8	10,800.00	9,340.00	1[illegible]0.00	20,850.00
Charles Mix	1	1,000.00	600.00	[illegible]00.00	
Douglas	10	1,110.00	5,150.00	1,110.25	2,100.00
Deuel	1	1,000.00	700.00	300.00	
Day	3	2,100.00	1,800.00	300.00	100.00
Davison	16	1,120.00	14,700.00	1,163.00	4,300.00
Edmunds	5	6,900.00	4,900.00	5,106.00	3,000.00
Faulk	6	2,280.00	1,750.00	3,300.00	2,750.00
Fall River	4	14,635.00	1,500.00	4,175.00	
Grant	6	2,045.00	4,300.00	1,125.00	1,850.00
Hamlin	7	7,639.00	11,400.00	7,735.00	4,165.00
Hutchinson	5	1,771.00	3,200.00	1,827.00	18,350.00
Hand	1	1,200.00	500.00	900.00	
Hughes	11	8,870.00	6,850.00	6,900.00	6,550.00
Hanson	2	2,000.00	500.00	167.00	87.00
Jerauld	3	1,100.00	500.00	2,250.00	900.00
Kingsbury	1	30.00	500.00	10.00	1,000.00
Lake	1	600.00	500.00	200.00	
Lincoln	15	27,805.00	21,175.00	20,800.00	15,300.00
Lawrence	38	11,121.00	81,450.00	9,125.00	24,750.00
Miner	3	600.00	400.00	300.00	100.00
Moody	1	700.00	400.00	900.00	800.00
Minnehaha	58	33,753.60	159,991.00	44,990.34	125,077.00
Pennington	2	7,500.00	8,850.00	8,000.00	10,800.00
Roberts	12	3,895.00	5,850.00	42,325.00	38,500.00
Sully	1	50.00		5.00	
Stanley	1	6,000.00	1,300.00	2,500.00	400.00
Sanborn	7	2,831.50	4,300.00	1,630.00	1,000.00
Spink	17	10,184.11	21,700.00	7,202.00	4,350.00
Turner	8	1,960.00	6,000.00	2,950.00	3,950.00
Union	2	6,700.00	4,300.00		
Walworth	11	13,250.00	9,700.00	11,250.00	5,500.00
Yankton	2	90.00	4,500.00	35.00	
Total	304	$211,712.21	$477,006.00	$217,164.88	$332,594.00

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